

ST JOSEPH'S FAMILY CENTRE

England & Wales · Charity number 1180172

Details

Status Registered

Legal form CIO

Registered 2018-10-03

Register [View on the Charity Commission register](#)

Contact

Address St. Josephs Family Centre
9 Museum Street
Warrington
WA1 1JA

Phone 01925635448

Email CONTACT@SJFC.ORG.UK

Website www.saintjosephsfamilycentre.co.uk

Activities

Objects: A) FOR THE PUBLIC BENEFIT TO ALLEVIATE THE DISTRESS CAUSED BY THE BREAK-UP OF FAMILIES BY SUCH MEANS AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE INCLUDING THE PROVISION OF CHILD CONTACT SERVICES, FAMILY MEDIATION AND FAMILY COUNSELING TO PERSONS LIVING OR WORKING IN THE AREA OF BENEFIT. B) FOR THE PUBLIC BENEFIT TO SUPPORT ADULTS AND CHILDREN EXPERIENCING, OR AT RISK OF EXPERIENCING, EMOTIONAL AND PSYCHOLOGICAL HEALTH PROBLEMS IN THE AREA OF BENEFIT BY SUCH MEANS AS TRUSTEES MAY FROM TIME TO TIME DETERMINE INCLUDING THE PROVISION OF COUNSELLING, PSYCHOTHERAPIES AND PROGRAMMES FOR CHILDREN SUFFERING LOSS.C) FOR THE PUBLIC BENEFIT TO RELIEVE THE FINANCIAL HARDSHIP EXPERIENCED BY DEPRIVED FAMILIES AND INDIVIDUALS LIVING OR WORKING IN THE AREA OF BENEFIT BY SUCH MEANS AS TRUSTEES MAY FROM TIME TO TIME DETERMINE INCLUDING THE PROVISION OF ESSENTIAL HOUSEHOLD EQUIPMENT, FURNITURE AND EMERGENCY FOOD PARCELS.D) TO STRIVE TO REFLECT, IN CARRYING OUT ITS MISSION, THE CHRISTIAN SOCIAL TEACHING THAT INSPIRES ITS WORK.

Activities: To alleviate hardship and distress caused by the break-up of marriage and family, and to preserve and protect the health, both physical and mental, of adults and children by the provision of a family centre that encompasses mediation and counselling services within the Warrington area.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Cheshire West & Chester
- Denbighshire
- Flintshire
- Lancashire
- Liverpool City
- Manchester City
- Warrington

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £440,481 | £381,070 | - | - |
| 2023-12-31 | £412,284 | £357,259 | - | - |
| 2022-12-31 | £280,027 | £316,811 | - | - |
| 2021-12-31 | £255,375 | £306,273 | - | - |
| 2020-12-31 | £406,799 | £280,597 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------------|-------|------------|
| Richard Anthony Broadbent | Chair | 2021-09-22 |
| Alison Cotter | | 2020-03-11 |
| Dr Eileen Mary Diakun | | 2021-10-20 |
| Dr JUSTIN PETER MCCARTHY DR | | 2012-11-22 |
| Kathryn Helen Jackson | | 2019-12-11 |
| Leanne Hall | | 2021-07-28 |
| Lydia Hughes | | 2024-05-20 |
| Lyndsey Evelyn Connor | | 2024-05-20 |
| Robert William Hetherington | | 2021-07-28 |

ST JOSEPH'S FAMILY CENTRE

England & Wales - Charity number 1180172

Accounts

REGISTERED CHARITY NUMBER: 1180172

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2024
for
St Joseph's Family Centre**

St Joseph's Family Centre

**Contents of the Financial Statements
for the Year Ended 31 December 2024**

| | Page |
|---|-------------|
| Report of the Trustees | 1 to 5 |
| Independent Examiner's Report | 6 |
| Statement of Financial Activities | 7 |
| Balance Sheet | 8 |
| Notes to the Financial Statements | 9 to 18 |
| Detailed Statement of Financial Activities | 19 to 20 |

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of the Charity are:

For the public benefit to alleviate the distress caused by the break-up of families by such means as the trustees may from time to time determine including the provision of child contact services, family mediation, and family counselling to persons living or working in the area of benefit

For the public benefit to support adults and children experiencing, or at risk of experiencing emotional and psychological health problems in the area of benefit by such means as the trustees from time to time determine including the provision of counselling, other psychotherapies and programmes for children suffering loss.

For the public benefit to relieve financial hardship experienced by deprived families and individuals living or working in the area of benefit by such means as the trustees from time to time determine including the provision of essential household equipment, furniture and emergency food parcels.

To strive to reflect, in carrying out its mission, the Christian social teaching that inspires its work.

Public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Volunteers

St Joseph's Family Centre has a long tradition of volunteer support and Trustees value and are grateful for the contribution they have made and continue to make.

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Trustees are pleased to report that the contracted services offered by the Family Centre with MerseyCare NHS Foundation Trust for children's counselling and Talking Therapies Warrington for adult counselling have continued to perform well against contract requirements. During the current contract year (2024/25) circa 2,000 Children's Counselling sessions were attended which is 50% higher than the previous year following the increase in this provision and we have significantly reduced waiting times. The targets for Adult Counselling will be exceeded with exception of anger management and discussions about future provision of this service are ongoing. Both contracts have been renewed for the 2025/26 contract year beginning 1 April.

The Centre continued its valued role as a child contact center and supported 30 families in the year with this service. The centre was re-accredited for 3 years by the National Association of Child Contact Centres following an audit in the year

Welfare services continued to provide support to families throughout the year. Assisted by 35 volunteers, the Christmas campaign delivered food with a value of £19,000 and £13,000 of supermarket vouchers to 423 families with 986 children. During the summer and at Christmas we ran our first HAF (Holidays and Food) programs in schools in Warrington. These are largely funded by Warrington Borough Council for children in receipt of free school meals and provide fun activities and a nutritious meal to children during school holidays. We also took this opportunity to offer food, clothing and toiletries to families using the service.

Trustees are pleased to report the net income in the year that is reported in these accounts. This was possible due to increased support from MerseyCare NHS Foundation Trust and support from new and existing donors. Trustees remain focused on identifying new sources of funding and support and are grateful for all the donations and support we receive from many generous supporters.

Trustees are grateful to the Centre staff and management for their dedication and hard work in a challenging year. We were sorry to see the departure of some longstanding staff members and delighted to welcome new members to the team. We wish them all success.

FINANCIAL REVIEW

Financial position

The Statement of Financial Activities for the year is set out on page 6 of the accounts. The board of Trustees report net income of £59,411 (2023 - net income of £55,025). Accumulated funds amount to £540,418 (2023 - £419,107)

Investment policy and objectives

Principles of investment policy

The Charity's funds are to be invested:

- a) In a sufficiently liquid form to allow the charity to carry out its purpose effectively and without interruption;
- b) In assets which give first priority to the security of the Charity's capital;
- c) Which maximise the level of return given a) and b);
- d) Where possible, in ethical or socially responsible funds;
- e) Which minimise counterparty risk.

Types of investment

Investments are to be made only in investment asset types which the Trustees have approved ("Approved Investment Assets").

Counterparties

Investments are to be made only with counterparties, using credit limits approved by the Trustees ("Approved Counterparties").

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2024

FINANCIAL REVIEW

Reserves policy

Reserves are held to help the Charity operate effectively. The Trustees will keep their reserves policy and the level of reserves held under review. The trustees will also monitor the level of reserves held throughout the year. The Trustees have set a minimum level of reserves for effective medium-term operation at 25% of budgeted annual expenditure, being £103,000 based on the 2025 budget.

The reserves target has been exceeded at the yearend as free reserves amount to £330,240 (2023 - £273,007).

Going concern

The Trustees are continually reviewing the operations of the charity and its ability to deliver its objectives. The Trustees have considered the needs of the charity for the next 12 months and the Trustees believe they have the structure and resources to ensure the Charity remains a going concern.

FUTURE PLANS

The Trustees plan to continue responding to the needs of families, children and individuals in the area who require emotional and practical support.

The Trustees are committed to providing a Contact Centre so that children can spend time with the non-resident parent in a safe and non-institutional setting. However, Trustees note the continuing increases in complexity surrounding the demands for and nature of this largely unfunded service.

Counselling programs for both Children and Adults remain central to activities and Trustees are pleased to report that the recent increase in Children's Counselling activity will continue. We do not expect to provide Anger Management services for Adults in future and are working with Talking Therapies on suspension of this service.

We will continue to maintain stocks of food, toiletries and children's clothing for distribution during the year and are grateful to those individuals and organisations which support us in this work. We will extend our successful Christmas food delivery campaign to other school holiday periods starting with Easter 2024. We will also provide additional HAF programs starting Easter 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charity constitution

St Joseph's Family Centre has been registered with the Charity Commission as a CIO since 2019, having previously operated under the same name since 1968 with the charity number 252126 which transferred its funds to the CIO in January 2021.

Recruitment and appointment of new trustees

Trustees are appointed by the members of the Charity at its Annual General Meeting (AGM). Vacancies occurring between such meetings may be filled by a resolution of the Board of Trustees. A person appointed in the way, who wishes to continue as a trustee, must offer him/herself for re-appointment at the next AGM.

The minimum number of trustees is 6.

All trustees are skilled to carry out their responsibility, however if further training is identified, it will be provided. The trustees have delegated the day to day running of the Centre to the Centre Manager. The Centre Manager is the key member of staff at the Charity and her responsibilities include strategic planning, the management of business, service provision, staff and premises.

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management remuneration

The Centre Manager is the key member of staff at the Charity and his/her responsibilities include strategic planning, the management of business, service provision, staff and premises.

Total remuneration for this role can be found in the staff costs note.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Board of Trustees have considered the major risks to which the Charity is exposed and have reviewed those risks and established systems and procedures to manage those risks. The Trustees continue to assess the major risks, the largest being the reduction in financial funding, to which the Charity may be exposed relative to strategic, operational, regularity and financial matters.

It is the responsibility of the Board of trustees, with assistance from the Centre Manager, to carry out risk management analysis of the organisation and to take appropriate measures.

It is the responsibility of the Centre Manager to ensure that:

- a) a Risk Management Officer for the organisation is nominated;
- b) effective risk management procedures are in place, applicable to all relevant areas;
- c) risk management procedures are reviewed regularly;
- d) recommendations arising out of the risk management process are evaluated and, if necessary, implemented;
- e) employees and volunteers are aware of all applicable risks and familiar with the organisation's risk management procedure.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1180172

Principal address

9 Museum Street
Warrington
Cheshire
WA1 1JA

Trustees

R A Broadbent
Dr E M Diakun
R W Hetherington
Ms L Hall
Ms A Cotter
Mrs K H Jackson
Dr J P McCarthy
L Hughes (appointed 20.5.24)
L E Connor (appointed 20.5.24)

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

Bankers

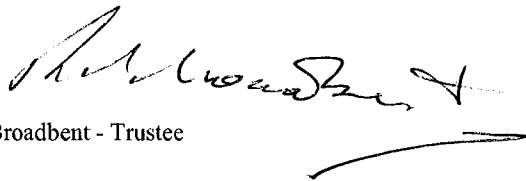
The Co-operative Bank Plc
PO Box 101
1 Ballon Street
Manchester
M60 4EP

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

The Charity Bank Limited
Fosse House
182 High Street
Tonbridge
TN9 1BE

Approved by order of the board of trustees on 11 April 2025 and signed on its behalf by:



R A Broadbent - Trustee

**Independent Examiner's Report to the Trustees of
St Joseph's Family Centre**

Independent examiner's report to the trustees of St Joseph's Family Centre

I report to the charity trustees on my examination of the accounts of St Joseph's Family Centre (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Janine Boyo BFP FCA MAAT
The Institute of Chartered Accountants in England and Wales

Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

11 April 2025

St Joseph's Family Centre

**Statement of Financial Activities
for the Year Ended 31 December 2024**

| | Notes | Unrestricted funds £ | Restricted fund £ | 31.12.24 Total funds £ | 31.12.23 Total funds £ |
|--|-------|----------------------------|-------------------------|---------------------------------|---------------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 52,804 | - | 52,804 | 124,241 |
| Charitable activities | | | | | |
| Family Centre | 5 | 375,744 | - | 375,744 | 284,474 |
| Other trading activities | 3 | 2,244 | - | 2,244 | 145 |
| Investment income | 4 | 9,689 | - | 9,689 | 3,424 |
| Total | | <u>440,481</u> | <u>-</u> | <u>440,481</u> | <u>412,284</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Family Centre | 6 | 381,070 | - | 381,070 | 357,259 |
| NET INCOME | | | | | |
| Other recognised gains/(losses) | | 59,411 | - | 59,411 | 55,025 |
| Gains on revaluation of fixed assets | | 61,900 | - | 61,900 | - |
| Net movement in funds | | 121,311 | - | 121,311 | 55,025 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 419,107 | - | 419,107 | 364,082 |
| TOTAL FUNDS CARRIED FORWARD | | <u>540,418</u> | <u>-</u> | <u>540,418</u> | <u>419,107</u> |


The notes form part of these financial statements

St Joseph's Family Centre

**Balance Sheet
31 December 2024**

| | Notes | Unrestricted funds £ | Restricted fund £ | 31.12.24 Total funds £ | 31.12.23 Total funds £ |
|--|-------|----------------------------|-------------------------|---------------------------------|---------------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 11 | 210,178 | - | 210,178 | 146,100 |
| CURRENT ASSETS | | | | | |
| Debtors | 12 | 6,505 | - | 6,505 | 50,364 |
| Cash at bank and in hand | | 345,790 | - | 345,790 | 244,378 |
| | | <u>352,295</u> | - | <u>352,295</u> | <u>294,742</u> |
| CREDITORS | | | | | |
| Amounts falling due within one year | 13 | (22,055) | - | (22,055) | (21,735) |
| NET CURRENT ASSETS | | <u>330,240</u> | - | <u>330,240</u> | <u>273,007</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>540,418</u> | - | <u>540,418</u> | <u>419,107</u> |
| NET ASSETS | | <u>540,418</u> | - | <u>540,418</u> | <u>419,107</u> |
| FUNDS | 14 | | | | |
| Unrestricted funds | | | | <u>540,418</u> | <u>419,107</u> |
| TOTAL FUNDS | | | | <u>540,418</u> | <u>419,107</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on 11 April 2025 and were signed on its behalf by:



R A Broadbent - Trustee

The notes form part of these financial statements

St Joseph's Family Centre

Notes to the Financial Statements for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The financial statements are prepared in sterling, which is the functional currency of the CIO.

Monetary amounts in these financial statements are rounded to the nearest £.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors considered to be relevant. Actual results may differ from those estimates.

The estimates and associated assumptions are reviewed on an on-going basis. Revisions of accounting estimates are recognised in the period in which the estimate is revised where the revision will affect only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

No critical accounting estimates and judgements have been made in preparing these financial statements.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government grants, whether capital or revenue grants, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Charity has been notified by the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition has not been met, then the legacy is disclosed as a contingent asset and disclosed in the notes to the financial statements if material.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

St Joseph's Family Centre

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES - continued

Governance costs

Governance costs are related to the governance of the Charity, such as the production of the financial statements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | | |
|-----------------------|---|-----------------------------|
| Long leasehold | - | Straight line over 50 years |
| Fixtures and fittings | - | 33% on cost |

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of the valuation less any subsequent accumulated depreciation, and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's statement of financial position when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the net asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised costs using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Other financial assets

St Joseph's Family Centre

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES - continued

Financial instruments

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in profit or loss, except that investments in equity instruments that are not publically traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets

Financial assets, other than those held at fair value through profit or loss, are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in profit or loss.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Employee benefits

The costs of the short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the costs of stock or fixed assets. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2. DONATIONS AND LEGACIES

| | 31.12.24 | 31.12.23 |
|---------------------------------|---------------|----------------|
| | £ | £ |
| Donations | 48,393 | 62,311 |
| Gift aid | 4,411 | 3,795 |
| Legacies | - | 57,385 |
| Donated services and facilities | - | 750 |
| | <u>52,804</u> | <u>124,241</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

| | | | |
|---|---------------|----------------|----------------|
| 3. OTHER TRADING ACTIVITIES | | 31.12.24 | 31.12.23 |
| | | £ | £ |
| Fundraising events | | 2,244 | - |
| Sundry income | | - | 145 |
| | | <u>2,244</u> | <u>145</u> |
| 4. INVESTMENT INCOME | | 31.12.24 | 31.12.23 |
| | | £ | £ |
| Deposit account interest | | 9,689 | 3,424 |
| | | <u>9,689</u> | <u>3,424</u> |
| 5. INCOME FROM CHARITABLE ACTIVITIES | | 31.12.24 | 31.12.23 |
| | | £ | £ |
| Grants | Activity | | |
| | Family Centre | 6,600 | 3,125 |
| Service level agreement | Family Centre | 369,144 | 281,349 |
| | | <u>375,744</u> | <u>284,474</u> |
| Grants received, included in the above, are as follows: | | | |
| | | 31.12.24 | 31.12.23 |
| | | £ | £ |
| NACCC | | 2,500 | 3,125 |
| Bauer Radio | | 4,100 | - |
| | | <u>6,600</u> | <u>3,125</u> |
| 6. CHARITABLE ACTIVITIES COSTS | | | |
| | | Direct | Support |
| | | Costs | costs (see |
| | | £ | note 7) |
| | | £ | £ |
| Family Centre | | <u>373,479</u> | <u>7,591</u> |
| | | | <u>381,070</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

7. SUPPORT COSTS

| | Management £ | Finance £ | Other £ | Governance costs £ | Totals £ |
|---------------|-----------------|--------------|------------|--------------------------|--------------|
| Family Centre | <u>2,945</u> | <u>65</u> | <u>807</u> | <u>3,774</u> | <u>7,591</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

9. STAFF COSTS

| | 31.12.24 £ | 31.12.23 £ |
|-----------------------|----------------|----------------|
| Wages and salaries | 282,949 | 256,041 |
| Social security costs | 18,614 | 14,589 |
| Other pension costs | 5,899 | 5,041 |
| | <u>307,462</u> | <u>275,671</u> |

The average monthly number of employees during the year was as follows:

| | 31.12.24 | 31.12.23 |
|--------------|-----------|-----------|
| Management | 2 | 2 |
| Centre staff | 6 | 5 |
| Counsellors | 6 | 6 |
| | <u>14</u> | <u>13</u> |

No employees received emoluments in excess of £60,000.

Key management personnel received remuneration and employee benefits totalling £50,075 (2023: £54,450). This has decreased during the 2024 financial year due to prior year including the handover of the position and overlap of the salaries for a short period.

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

10. INDEPENDENT EXAMINER'S FEES

During the year the cost of the Independent Examiners' fee was £1,639 (2023 - £1,562) and accountancy services provided were £2,100 (2023 - £2,079).

11. TANGIBLE FIXED ASSETS

| | Long leasehold £ | Fixtures and fittings £ | Totals £ |
|--------------------------|------------------------|----------------------------------|-------------|
| COST OR VALUATION | | | |
| At 1 January 2024 | 165,000 | 36,569 | 201,569 |
| Additions | - | 2,985 | 2,985 |
| Disposals | - | (420) | (420) |
| Revaluations | 41,000 | - | 41,000 |
| | <hr/> | <hr/> | <hr/> |
| At 31 December 2024 | 206,000 | 39,134 | 245,134 |
| | <hr/> | <hr/> | <hr/> |
| DEPRECIATION | | | |
| At 1 January 2024 | 20,900 | 34,569 | 55,469 |
| Charge for year | - | 807 | 807 |
| Eliminated on disposal | - | (420) | (420) |
| Revaluation adjustments | (20,900) | - | (20,900) |
| | <hr/> | <hr/> | <hr/> |
| At 31 December 2024 | - | 34,956 | 34,956 |
| | <hr/> | <hr/> | <hr/> |
| NET BOOK VALUE | | | |
| At 31 December 2024 | 206,000 | 4,178 | 210,178 |
| | <hr/> | <hr/> | <hr/> |
| At 31 December 2023 | 144,100 | 2,000 | 146,100 |
| | <hr/> | <hr/> | <hr/> |

Cost or valuation at 31 December 2024 is represented by:

| | Long leasehold £ | Fixtures and fittings £ | Totals £ |
|-------------------|------------------------|----------------------------------|-------------|
| Valuation in 2024 | 206,000 | - | 206,000 |
| Cost | - | 39,134 | 39,134 |
| | <hr/> | <hr/> | <hr/> |
| | 206,000 | 39,134 | 245,134 |
| | <hr/> | <hr/> | <hr/> |

Land and buildings with a carrying value of £144,100 were revalued at 29 November 2024 by Purple Bricks Estate Agents, on an existing use open-market value basis. Purple Bricks are not connected to the charity. The valuation was based on recent market transactions on an arm's length basis for similar properties and the capital value was considered to be £206,000. The historical cost of the property is £67,259.

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

| | | | |
|---|----------------|-----------------------------|----------------|
| 12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | 31.12.24 | 31.12.23 |
| | | £ | £ |
| Other debtors | | 1,013 | 4,703 |
| Prepayments and accrued income | | 5,492 | 45,661 |
| | | <u>6,505</u> | <u>50,364</u> |
| | | | |
| 13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | 31.12.24 | 31.12.23 |
| | | £ | £ |
| Other creditors | | 22,055 | 21,735 |
| | | <u>22,055</u> | <u>21,735</u> |
| | | | |
| 14. MOVEMENT IN FUNDS | | | |
| | At 1.1.24 | Net movement in funds | At |
| | £ | £ | 31.12.24 |
| | | | £ |
| Unrestricted funds | | | |
| General fund | 220,673 | 59,411 | 280,084 |
| Contingency reserve | 35,554 | - | 35,554 |
| Revaluation reserve | 109,515 | 61,900 | 171,415 |
| Designated development fund | 53,365 | - | 53,365 |
| | <u>419,107</u> | <u>121,311</u> | <u>540,418</u> |
| | | | |
| TOTAL FUNDS | <u>419,107</u> | <u>121,311</u> | <u>540,418</u> |

Net movement in funds, included in the above are as follows:

| | | | | |
|-----------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
| Unrestricted funds | | | | |
| General fund | 425,481 | (366,070) | - | 59,411 |
| Revaluation reserve | - | - | 61,900 | 61,900 |
| Designated development fund | 15,000 | (15,000) | - | - |
| | <u>440,481</u> | <u>(381,070)</u> | <u>61,900</u> | <u>121,311</u> |
| | | | | |
| TOTAL FUNDS | <u>440,481</u> | <u>(381,070)</u> | <u>61,900</u> | <u>121,311</u> |

St Joseph's Family Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1.1.23 £ | Net movement in funds £ | At 31.12.23 £ |
|-----------------------------|----------------|----------------------------------|---------------------|
| Unrestricted funds | | | |
| General fund | 165,648 | 56,980 | 222,628 |
| Contingency reserve | 35,554 | - | 35,554 |
| Revaluation reserve | 109,515 | (1,955) | 107,560 |
| Designated development fund | 53,365 | - | 53,365 |
| | <u>364,082</u> | <u>55,025</u> | <u>419,107</u> |
| TOTAL FUNDS | <u>364,082</u> | <u>55,025</u> | <u>419,107</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|-----------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 398,294 | (341,314) | 56,980 |
| Revaluation reserve | - | (1,955) | (1,955) |
| Designated development fund | 13,990 | (13,990) | - |
| | <u>412,284</u> | <u>(357,259)</u> | <u>55,025</u> |
| TOTAL FUNDS | <u>412,284</u> | <u>(357,259)</u> | <u>55,025</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.1.23 £ | Net movement in funds £ | At 31.12.24 £ |
|-----------------------------|----------------|----------------------------------|---------------------|
| Unrestricted funds | | | |
| General fund | 165,648 | 116,391 | 282,039 |
| Contingency reserve | 35,554 | - | 35,554 |
| Revaluation reserve | 109,515 | 59,945 | 169,460 |
| Designated development fund | 53,365 | - | 53,365 |
| | <u>364,082</u> | <u>176,336</u> | <u>540,418</u> |
| TOTAL FUNDS | <u>364,082</u> | <u>176,336</u> | <u>540,418</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|-----------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 823,775 | (707,384) | - | 116,391 |
| Revaluation reserve | - | (1,955) | 61,900 | 59,945 |
| Designated development fund | 28,990 | (28,990) | - | - |
| | <u>852,765</u> | <u>(738,329)</u> | <u>61,900</u> | <u>176,336</u> |
| TOTAL FUNDS | <u>852,765</u> | <u>(738,329)</u> | <u>61,900</u> | <u>176,336</u> |

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

16. FUNDS

Contingency Reserve

The reserve has been previously calculated by the trustees as the amount set aside to meet the costs of the charity ceasing to operate as a Family Centre. The level is reviewed annually and for the end of 2024, the trustees believe that the present figure is sufficient for that purpose.

Revaluation Reserve

This fund reflects the valuations made on the property over a number of years with depreciation being deducted from it annually.

Designated Development Reserve

The reserve is held to support services provided by the charity which are not supported by NHS funding. See note below.

Restricted -Progressive development fund

The progressive development fund arose as a result of a legacy received by the charity of £53,365 in 2017, due to the legacy being ring-fenced by the board to support services not supported by NHS funding.

A subsequent grant of £5,000 was received in 2018 and a final grant from the Steve Morgan Foundation received in 2020 of £6,686 was used for the purchase of laptops to allow home-working during the Covid-19 pandemic.

All monies outlined above, have been utilised for their intended purpose and the capital assets purchased with the grants are now fully depreciated. Consequently, the balance of the fund at the end of 2022 was nil and reference to the fund shall no longer be made from the financial year 2024.

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

17. PENSION SCHEME

The charity operates a defined contribution scheme. The assets of the scheme are held separately from the assets of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £5,899 (2023: £5,041).

St Joseph's Family Centre

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2024**

| | 31.12.24 £ | 31.12.23 £ |
|---------------------------------|---------------|---------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations | 48,393 | 62,311 |
| Gift aid | 4,411 | 3,795 |
| Legacies | - | 57,385 |
| Donated services and facilities | - | 750 |
| | 52,804 | 124,241 |
| Other trading activities | | |
| Fundraising events | 2,244 | - |
| Sundry income | - | 145 |
| | 2,244 | 145 |
| Investment income | | |
| Deposit account interest | 9,689 | 3,424 |
| Charitable activities | | |
| Grants | 6,600 | 3,125 |
| Service level agreement | 369,144 | 281,349 |
| | 375,744 | 284,474 |
| Total incoming resources | 440,481 | 412,284 |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages | 282,949 | 256,041 |
| Social security | 18,614 | 14,589 |
| Pensions | 5,899 | 5,041 |
| Rates and water | 391 | 780 |
| Insurance | 5,201 | 2,300 |
| Light and heat | 3,926 | 3,703 |
| Telephone | 5,537 | 5,828 |
| Postage and stationery | 4,810 | 4,940 |
| Repairs and renewals | 12,040 | 19,936 |
| Parking spaces | 3,120 | 2,400 |
| Pastoral & welfare | 26,265 | 18,724 |
| Professional services | - | 1,518 |
| Training | 1,410 | 710 |
| IT Costs | 3,317 | 5,850 |
| | 373,479 | 342,360 |

This page does not form part of the statutory financial statements

St Joseph's Family Centre
Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

| | 31.12.24 | 31.12.23 |
|----------------------------|----------------------|----------------------|
| | £ | £ |
| Support costs | | |
| Management | | |
| Sundries | 2,945 | 2,566 |
| Finance | | |
| Bank charges | 65 | 60 |
| Other | | |
| Long leasehold | - | 3,300 |
| Fixtures and fittings | 807 | 5,297 |
| | <u>807</u> | <u>8,597</u> |
| Governance costs | | |
| Legal & professional fees | 35 | 35 |
| Independent examiner's fee | 1,639 | 1,562 |
| Accountancy | 2,100 | 2,079 |
| | <u>3,774</u> | <u>3,676</u> |
| Total resources expended | <u>381,070</u> | <u>357,259</u> |
| Net income | <u><u>59,411</u></u> | <u><u>55,025</u></u> |

This page does not form part of the statutory financial statements

ST JOSEPH'S FAMILY CENTRE

England & Wales - Charity number 1180172

Accounts

REGISTERED CHARITY NUMBER: 1180172

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2023
for
St Joseph's Family Centre**

St Joseph's Family Centre

**Contents of the Financial Statements
for the Year Ended 31 December 2023**

| | Page |
|---|-------------|
| Report of the Trustees | 1 to 5 |
| Independent Examiner's Report | 6 |
| Statement of Financial Activities | 7 |
| Balance Sheet | 8 |
| Notes to the Financial Statements | 9 to 17 |
| Detailed Statement of Financial Activities | 18 to 19 |

St Joseph's Family Centre

Report of the Trustees for the Year Ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of the Charity are:

For the public benefit to alleviate the distress caused by the break-up of families by such means as the trustees may from time to time determine including the provision of child contact services, family mediation, and family counselling to persons living or working in the area of benefit

For the public benefit to support adults and children experiencing, or at risk of experiencing emotional and psychological health problems in the area of benefit by such means as the trustees from time to time determine including the provision of counselling, other psychotherapies and programmes for children suffering loss.

For the public benefit to relieve financial hardship experienced by deprived families and individuals living or working in the area of benefit by such means as the trustees from time to time determine including the provision of essential household equipment, furniture and emergency food parcels.

To strive to reflect, in carrying out its mission, the Christian social teaching that inspires its work.

Public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Volunteers

St Joseph's Family Centre has a long tradition of volunteer support and Trustees value and are grateful for the contribution they have made and continue to make.

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Trustees are pleased to report that the contracted services offered by the Family Centre with Merseycare NHS Foundation Trust for children's counselling and Talking Matters Warrington (MHM) for adult counselling have continued to perform well against contract requirements. During the current contract year (2023/24) we expect over 1,300 Childrens Counselling sessions to be attended and we have collaborated with Merseycare to offer extensions to the service to support a reduction in waiting times. Targets for Adult Counselling will also be met and work has been completed with Talking Matters to clarify referral criteria which will reduce waiting lists for this service. Contracts are being renewed for the 2024/25 contract year beginning 1 April with an increase in the Merseycare contract to support additional provision of children's counselling in the face of high demands for this service.

Welfare services continued to provide support to families throughout the year with the main focus on the Christmas campaign which resulted in delivery of food with a value of £9,000 and £15,000 of supermarket vouchers to around 300 families with 700 children.

Trustees are pleased to report that the Centre was able to operate the NHS funded Systemic Family Practice successfully throughout the year, complementing our other services by working with family groups. No further funding was available and this service has now ended.

Trustees are pleased to report the net income in the year reported in these accounts. This was possible due to a legacy received in the year, funding for the now discontinued Systemic Family Practice and donations received. Trustees remain focused on identifying new sources of funding and support and are grateful for all the donations and support we receive from many generous supporters.

It is important to note that the considerable achievements of the Centre have been made possible by the quality of leadership within the Centre and the dedication of the Centre staff during a year which has seen significant changes in staffing in the Centre Management and Support Team. In the year we said goodbye to Rosanna Kyme-Wright and welcomed Jo Wilkinson to the role of Centre Manager and welcomed Sam Barnett to the newly created role of Services Delivery Manager. We are grateful to Rosanna for her valued contribution and wish Jo and Sam every success as they work with Trustees to develop the Centre and services for the future.

FINANCIAL REVIEW

Financial position

The Statement of Financial Activities for the year is set out on page 6 of the accounts. The board of Trustees report net income of £55,025 (2022 - net expenditure of £36,784). Accumulated funds amount to £419,107 (2022 - £364,082)

Investment policy and objectives

Principles of investment policy

The Charity's funds are to be invested:

- a) In a sufficiently liquid form to allow the charity to carry out its purpose effectively and without interruption;
- b) In assets which give first priority to the security of the Charity's capital;
- c) Which maximise the level of return given a) and b);
- d) Where possible, in ethical or socially responsible funds;
- e) Which minimise counterparty risk.

Types of investment

Investments are to be made only in investment asset types which the Trustees have approved ("Approved Investment Assets").

Counterparties

Investments are to be made only with counterparties, using credit limits approved by the Trustees("Approved Counterparties").

St Joseph's Family Centre

Report of the Trustees for the Year Ended 31 December 2023

FINANCIAL REVIEW

Reserves policy

Reserves are held to help the Charity operate effectively. The Trustees will keep their reserves policy and the level of reserves held under review. The trustees will also monitor the level of reserves held throughout the year. The Trustees have set a minimum level of reserves for effective medium-term operation at 25% of budgeted annual expenditure, being £98,000 based on the 2024 budget.

The reserves target has been exceeded at the yearend as free reserves amount to £273,007 (2022 - £211,581).

Going concern

The Trustees are continually reviewing the operations of the charity and its ability to deliver its objectives. The Trustees have considered the needs of the charity for the next 12 months and the Trustees believe they have the structure and resources to ensure the Charity remains a going concern.

FUTURE PLANS

The Trustees plans are to continue responding to the needs of families, children and individuals in the area who require emotional and practical support.

The Trustees are committed to providing a Contact Centre so that children can spend time with the non-resident parent in a safe and non-institutional setting. However, Trustees note the continuing increases in complexity surrounding the demands for and nature of this largely unfunded service.

Counselling programs for both Children and Adults remain central to activities and Trustees are pleased to report that they have agreed an increase in service levels and funding for the 2024/2025 contract year in relation to Children's Counselling. We are working collaboratively with Merseycare to identify ways to deliver this service which improve the experience of the children and young people.

We will continue to maintain stocks of food and other household essentials for distribution during the year and are grateful to those individuals and organisations which support us in this work. We expect to extend our successful Christmas food delivery campaign to other school holiday periods starting with Easter 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charity constitution

St Joseph's Family Centre has been registered with the Charity Commission as a CIO since 2019, having previously operated under the same name since 1968 with the charity number 252126 which transferred its funds to the CIO in January 2021.

Recruitment and appointment of new trustees

Trustees are appointed by the members of the Charity at its Annual General Meeting (AGM). Vacancies occurring between such meetings may be filled by a resolution of the Board of Trustees. A person appointed in the way, who wishes to continue as a trustee, must offer him/herself for re-appointment at the next AGM.

The minimum number of trustees is 6.

All trustees are skilled to carry out their responsibility, however if further training is identified, it will be provided. The trustees have delegated the day to day running of the Centre to the Centre Manager. The Centre Manager is the key member of staff at the Charity and her responsibilities include strategic planning, the management of business, service provision, staff and premises.

Key management remuneration

The Centre Manager is the key member of staff at the Charity and his/her responsibilities include strategic planning, the management of business, service provision, staff and premises.

Total remuneration for this role can be found in the staff costs note.

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Board of Trustees have considered the major risks to which the Charity is exposed and have reviewed those risks and established systems and procedures to manage those risks. The Trustees continue to assess the major risks, the largest being the reduction in financial funding, to which the Charity may be exposed relative to strategic, operational, regularity and financial matters.

It is the responsibility of the Board of trustees, with assistance from the Centre Manager, to carry out risk management analysis of the organisation and to take appropriate measures.

It is the responsibility of the Centre Manager to ensure that:

- a) a Risk Management Officer for the organisation is nominated;
- b) effective risk management procedures are in place, applicable to all relevant areas;
- c) risk management procedures are reviewed regularly;
- d) recommendations arising out of the risk management process are evaluated and, if necessary, implemented;
- e) employees and volunteers are aware of all applicable risks and familiar with the organisation's risk management procedure.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1180172

Principal address

9 Museum Street
Warrington
Cheshire
WA1 1JA

Trustees

R A Broadbent
Dr E M Diakun
R W Hetherington
Ms L Hall
Ms A Cotter
Mrs K H Jackson
Dr J P McCarthy
W J Ravenscroft

Independent Examiner

Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers

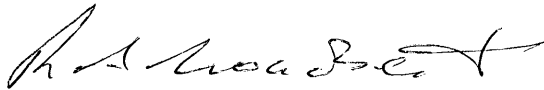
The Co-operative Bank Plc
PO Box 101
1 Ballon Street
Manchester
M60 4EP

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

The Charity Bank Limited
Fosse House
182 High Street
Tonbridge
TN9 1BE

Approved by order of the board of trustees on 12 April 2024 and signed on its behalf by:



R A Broadbent - Trustee

**Independent Examiner's Report to the Trustees of
St Joseph's Family Centre**

Independent examiner's report to the trustees of St Joseph's Family Centre

I report to the charity trustees on my examination of the accounts of St Joseph's Family Centre (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

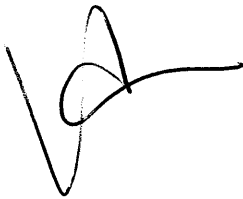
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Janine Boyo BFP ACA MAAT
The Institute of Chartered Accountants in England and Wales

Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

12 April 2024

St Joseph's Family Centre

**Statement of Financial Activities
for the Year Ended 31 December 2023**

| | | Unrestricted funds £ | Restricted fund £ | 31.12.23 Total funds £ | 31.12.22 Total funds £ |
|------------------------------------|-------|----------------------------|-------------------------|---------------------------------|---------------------------------|
| INCOME AND ENDOWMENTS FROM | Notes | | | | |
| Donations and legacies | 2 | 124,241 | - | 124,241 | 56,700 |
| Charitable activities | 5 | | | | |
| Family Centre | | 284,474 | - | 284,474 | 217,447 |
| Other trading activities | 3 | 145 | - | 145 | 4,823 |
| Investment income | 4 | 3,424 | - | 3,424 | 1,057 |
| Total | | <u>412,284</u> | <u>-</u> | <u>412,284</u> | <u>280,027</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | 6 | | | | |
| Family Centre | | 357,259 | - | 357,259 | 312,760 |
| Other | | - | - | - | 4,051 |
| Total | | <u>357,259</u> | <u>-</u> | <u>357,259</u> | <u>316,811</u> |
| NET INCOME/(EXPENDITURE) | | 55,025 | - | 55,025 | (36,784) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 364,082 | - | 364,082 | 400,866 |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>419,107</u></u> | <u><u>-</u></u> | <u><u>419,107</u></u> | <u><u>364,082</u></u> |

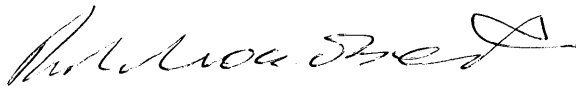
The notes form part of these financial statements

St Joseph's Family Centre

Balance Sheet
31 December 2023

| | Notes | Unrestricted funds £ | Restricted fund £ | 31.12.23 Total funds £ | 31.12.22 Total funds £ |
|--|-------|-------------------------|----------------------|------------------------------|------------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 11 | 146,100 | - | 146,100 | 152,501 |
| CURRENT ASSETS | | | | | |
| Debtors | 12 | 50,364 | - | 50,364 | 30,580 |
| Cash at bank and in hand | | 244,378 | - | 244,378 | 188,892 |
| | | 294,742 | - | 294,742 | 219,472 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 13 | (21,735) | - | (21,735) | (7,891) |
| NET CURRENT ASSETS | | | | | |
| | | 273,007 | - | 273,007 | 211,581 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | 419,107 | - | 419,107 | 364,082 |
| NET ASSETS | | | | | |
| | | 419,107 | - | 419,107 | 364,082 |
| FUNDS | | | | | |
| Unrestricted funds | 14 | | | 419,107 | 364,082 |
| TOTAL FUNDS | | | | | |
| | | | | 419,107 | 364,082 |

The financial statements were approved by the Board of Trustees and authorised for issue on 12 April 2024 and were signed on its behalf by:



Trustee

St Joseph's Family Centre

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the CIO.

Monetary amounts in these financial statements are rounded to the nearest £.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors considered to be relevant. Actual results may differ from those estimates.

The estimates and associated assumptions are reviewed on an on-going basis. Revisions of accounting estimates are recognised in the period in which the estimate is revised where the revision will affect only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

No critical accounting estimates and judgements have been made in preparing these financial statements.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government grants, whether capital or revenue grants, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Charity has been notified by the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition has not been met, then the legacy is disclosed as a contingent asset and disclosed in the notes to the financial statements if material.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs

Governance costs are related to the governance of the Charity, such as the production of the financial statements.

St Joseph's Family Centre

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | | |
|-----------------------|---|-----------------------------|
| Long leasehold | - | Straight line over 50 years |
| Fixtures and fittings | - | 33% on cost |

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of the valuation less any subsequent accumulated depreciation, and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's statement of financial position when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the net asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised costs using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Other financial assets

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in profit or loss, except that investments in equity instruments that are not publically traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets

Financial assets, other than those held at fair value through profit or loss, are assessed for indicators of impairment at each reporting end date.

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

1. ACCOUNTING POLICIES - continued

Financial instruments

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in profit or loss.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Employee benefits

The costs of the short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the costs of stock or fixed assets. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2. DONATIONS AND LEGACIES

| | 31.12.23 | 31.12.22 |
|---------------------------------|----------------|---------------|
| | £ | £ |
| Donations | 62,311 | 52,281 |
| Gift aid | 3,795 | 4,419 |
| Legacies | 57,385 | - |
| Donated services and facilities | 750 | - |
| | <u>124,241</u> | <u>56,700</u> |

3. OTHER TRADING ACTIVITIES

| | 31.12.23 | 31.12.22 |
|--------------------|------------|--------------|
| | £ | £ |
| Fundraising events | - | 3,033 |
| Family mediation | - | 1,070 |
| Sundry income | 145 | 720 |
| | <u>145</u> | <u>4,823</u> |

4. INVESTMENT INCOME

| | 31.12.23 | 31.12.22 |
|--------------------------|--------------|--------------|
| | £ | £ |
| Deposit account interest | <u>3,424</u> | <u>1,057</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

| 5. INCOME FROM CHARITABLE ACTIVITIES | | 31.12.23 | 31.12.22 |
|--------------------------------------|---------------|----------------|----------------|
| | Activity | £ | £ |
| Grants | Family Centre | 3,125 | 2,720 |
| Service level agreement | Family Centre | 281,349 | 214,727 |
| | | <u>284,474</u> | <u>217,447</u> |

Grants received, included in the above, are as follows:

| | | |
|-------------|--------------|--------------|
| | 31.12.23 | 31.12.22 |
| | £ | £ |
| NACCC | 3,125 | 1,875 |
| CFD Funding | - | 845 |
| | <u>3,125</u> | <u>2,720</u> |

6. CHARITABLE ACTIVITIES COSTS

| | Direct Costs £ | Support costs (see note 7) £ | Totals £ |
|---------------|----------------------|---------------------------------------|----------------|
| Family Centre | <u>342,360</u> | <u>14,899</u> | <u>357,259</u> |

7. SUPPORT COSTS

| | Management £ | Finance £ | Other £ | Governance costs £ | Totals £ |
|---------------|-----------------|--------------|--------------|--------------------------|---------------|
| Family Centre | <u>2,566</u> | <u>60</u> | <u>8,597</u> | <u>3,676</u> | <u>14,899</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

9. STAFF COSTS

| | | |
|-----------------------|----------------|----------------|
| | 31.12.23 | 31.12.22 |
| | £ | £ |
| Wages and salaries | 256,041 | 220,045 |
| Social security costs | 14,589 | 9,171 |
| Other pension costs | 5,041 | 4,213 |
| | <u>275,671</u> | <u>233,429</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

9. STAFF COSTS - continued

The average monthly number of employees during the year was as follows:

| | 31.12.23 | 31.12.22 |
|--------------|----------|----------|
| Management | 2 | 1 |
| Centre staff | 5 | 6 |
| Counsellors | 6 | 6 |
| | 13 | 13 |
| | 13 | 13 |

No employees received emoluments in excess of £60,000.

Key management personnel received remuneration and employee benefits totalling £54,450 (2022 - £45,645). This has increased during the 2023 financial year due to handover of the position and overlap of the salaries for a short period.

10. INDEPENDENT EXAMINER'S FEES

During the year, Independent Examiners' fee was £1,568 (2022 - £1,488) and accountancy services provided were £2,079 (2022 - £1,980).

11. TANGIBLE FIXED ASSETS

| | Long leasehold £ | Fixtures and fittings £ | Totals £ |
|------------------------|------------------------|----------------------------------|-------------|
| COST | | | |
| At 1 January 2023 | 165,000 | 35,577 | 200,577 |
| Additions | - | 2,196 | 2,196 |
| Disposals | - | (1,204) | (1,204) |
| | 165,000 | 36,569 | 201,569 |
| At 31 December 2023 | 165,000 | 36,569 | 201,569 |
| DEPRECIATION | | | |
| At 1 January 2023 | 17,600 | 30,476 | 48,076 |
| Charge for year | 3,300 | 5,297 | 8,597 |
| Eliminated on disposal | - | (1,204) | (1,204) |
| | 20,900 | 34,569 | 55,469 |
| At 31 December 2023 | 20,900 | 34,569 | 55,469 |
| NET BOOK VALUE | | | |
| At 31 December 2023 | 144,100 | 2,000 | 146,100 |
| At 31 December 2022 | 147,400 | 5,101 | 152,501 |

Land and buildings with a carrying value of £144,100 were revalued at 31 August 2017 by Morgan Williams Chartered Surveyors, on an existing use open-market value basis. Morgan Williams Chartered Surveyors are not connected to the charity. The valuation was based on recent market transactions on an arm's length basis for similar properties. In the Trustees' opinion, there has been no material movement in the value since the valuation date. The historical cost of the property is £67,259.

St Joseph's Family Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

| | | |
|---|---------------|---------------|
| 12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | |
| | 31.12.23 | 31.12.22 |
| | £ | £ |
| Other debtors | 4,703 | 3,408 |
| Prepayments and accrued income | 45,661 | 27,172 |
| | <u>50,364</u> | <u>30,580</u> |

| | | |
|---|---------------|--------------|
| 13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | |
| | 31.12.23 | 31.12.22 |
| | £ | £ |
| Other creditors | 21,735 | 7,891 |
| | <u>21,735</u> | <u>7,891</u> |

| | | | |
|------------------------------|----------------|-----------------------|----------------|
| 14. MOVEMENT IN FUNDS | | | |
| | At 1.1.23 | Net movement in funds | At 31.12.23 |
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 165,648 | 56,980 | 222,628 |
| Contingency reserve | 35,554 | - | 35,554 |
| Revaluation reserve | 109,515 | (1,955) | 107,560 |
| Designated development fund | 53,365 | - | 53,365 |
| | <u>364,082</u> | <u>55,025</u> | <u>419,107</u> |
| TOTAL FUNDS | <u>364,082</u> | <u>55,025</u> | <u>419,107</u> |

Net movement in funds, included in the above are as follows:

| | | | |
|-----------------------------|--------------------|--------------------|-------------------|
| | Incoming resources | Resources expended | Movement in funds |
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 398,294 | (341,314) | 56,980 |
| Revaluation reserve | - | (1,955) | (1,955) |
| Designated development fund | 13,990 | (13,990) | - |
| | <u>412,284</u> | <u>(357,259)</u> | <u>55,025</u> |
| TOTAL FUNDS | <u>412,284</u> | <u>(357,259)</u> | <u>55,025</u> |

St Joseph's Family Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1.1.22 £ | Net movement in funds £ | Transfers between funds £ | At 31.12.22 £ |
|------------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 194,785 | (34,137) | 5,000 | 165,648 |
| Contingency reserve | 35,554 | - | - | 35,554 |
| Revaluation reserve | 111,470 | (1,955) | - | 109,515 |
| Designated development fund | - | - | 53,365 | 53,365 |
| | <u>341,809</u> | <u>(36,092)</u> | <u>58,365</u> | <u>364,082</u> |
| Restricted funds | | | | |
| Progressive development fund | 59,057 | (692) | (58,365) | - |
| | <u>400,866</u> | <u>(36,784)</u> | <u>-</u> | <u>364,082</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 263,152 | (297,289) | (34,137) |
| Revaluation reserve | - | (1,955) | (1,955) |
| Designated development fund | 16,875 | (16,875) | - |
| | <u>280,027</u> | <u>(316,119)</u> | <u>(36,092)</u> |
| Restricted funds | | | |
| Progressive development fund | - | (692) | (692) |
| | <u>280,027</u> | <u>(316,811)</u> | <u>(36,784)</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.1.22 £ | Net movement in funds £ | Transfers between funds £ | At 31.12.23 £ |
|------------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 194,785 | 22,843 | 5,000 | 222,628 |
| Contingency reserve | 35,554 | - | - | 35,554 |
| Revaluation reserve | 111,470 | (3,910) | - | 107,560 |
| Designated development fund | - | - | 53,365 | 53,365 |
| | <u>341,809</u> | <u>18,933</u> | <u>58,365</u> | <u>419,107</u> |
| Restricted funds | | | | |
| Progressive development fund | 59,057 | (692) | (58,365) | - |
| | <u>400,866</u> | <u>18,241</u> | <u>-</u> | <u>419,107</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 661,446 | (638,603) | 22,843 |
| Revaluation reserve | - | (3,910) | (3,910) |
| Designated development fund | 30,865 | (30,865) | - |
| | <u>692,311</u> | <u>(673,378)</u> | <u>18,933</u> |
| Restricted funds | | | |
| Progressive development fund | - | (692) | (692) |
| | <u>692,311</u> | <u>(674,070)</u> | <u>18,241</u> |
| TOTAL FUNDS | <u><u>692,311</u></u> | <u><u>(674,070)</u></u> | <u><u>18,241</u></u> |

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

16. FUNDS

Contingency Reserve

The reserve has been previously calculated by the trustees as the amount set aside to meet the costs of the charity ceasing to operate as a Family Centre. The level is reviewed annually and for the end of 2023, the trustees believe that the present figure is sufficient for that purpose.

Revaluation Reserve

This fund reflects the valuations made on the property over a number of years with depreciation being deducted from it annually.

Designated Development Reserve

The reserve is held to support services provided by the charity which are not supported by NHS funding. See note below.

Restricted -Progressive development fund

The progressive development fund arose as a result of a legacy received by the charity of £53,365 in 2017, due to the legacy being ring-fenced by the board to support services not supported by NHS funding.

A subsequent grant of £5,000 was received in 2018 and a final grant from the Steve Morgan Foundation received in 2020 of £6,686 was used for the purchase of laptops to allow home-working during the Covid-19 pandemic.

All monies outlined above, have been utilised for their intended purpose and the capital assets purchased with the grants are now fully depreciated. Consequently, the balance of the fund at the end of 2022 was nil and reference to the fund shall no longer be made from the financial year 2024.

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

17. PENSION SCHEME

The charity operates a defined contribution scheme. The assets of the scheme are held separately from the assets of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £5,041 (2022 £4,213).

St Joseph's Family Centre

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2023**

| | 31.12.23 £ | 31.12.22 £ |
|---------------------------------|---------------|---------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations | 62,311 | 52,281 |
| Gift aid | 3,795 | 4,419 |
| Legacies | 57,385 | - |
| Donated services and facilities | 750 | - |
| | 124,241 | 56,700 |
| Other trading activities | | |
| Fundraising events | - | 3,033 |
| Family mediation | - | 1,070 |
| Sundry income | 145 | 720 |
| | 145 | 4,823 |
| Investment income | | |
| Deposit account interest | 3,424 | 1,057 |
| Charitable activities | | |
| Grants | 3,125 | 2,720 |
| Service level agreement | 281,349 | 214,727 |
| | 284,474 | 217,447 |
| Total incoming resources | 412,284 | 280,027 |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages | 256,041 | 220,045 |
| Social security | 14,589 | 9,171 |
| Pensions | 5,041 | 4,213 |
| Rates and water | 780 | 456 |
| Insurance | 2,300 | 5,455 |
| Light and heat | 3,703 | 3,144 |
| Telephone | 5,828 | 5,351 |
| Postage and stationery | 4,940 | 2,950 |
| Repairs and renewals | 19,936 | 15,365 |
| Parking spaces | 2,400 | 2,745 |
| Pastoral & welfare | 18,724 | 20,308 |
| Professional services | 1,518 | 3,257 |
| Training | 710 | 974 |
| Family mediation | - | 854 |
| IT Costs | 5,850 | 5,211 |
| | 342,360 | 299,499 |
| Support costs | | |

This page does not form part of the statutory financial statements

St Joseph's Family Centre

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2023**

| | 31.12.23 | 31.12.22 |
|---------------------------------------|----------|----------|
| | £ | £ |
| Support costs | | |
| Management | | |
| Sundries | 2,566 | 1,039 |
| Finance | | |
| Bank charges | 60 | 377 |
| Other | | |
| Long leasehold | 3,300 | 3,300 |
| Fixtures and fittings | 5,297 | 8,959 |
| Loss on sale of tangible fixed assets | - | 134 |
| | 8,597 | 12,393 |
| Governance costs | | |
| Legal & professional fees | 35 | 35 |
| Independent examiner's fee | 1,562 | 1,488 |
| Accountancy | 2,079 | 1,980 |
| | 3,676 | 3,503 |
| Total resources expended | 357,259 | 316,811 |
| Net income/(expenditure) | 55,025 | (36,784) |

This page does not form part of the statutory financial statements

ST JOSEPH'S FAMILY CENTRE

England & Wales - Charity number 1180172

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2022
for
St Joseph's Family Centre**

St Joseph's Family Centre

**Contents of the Financial Statements
for the Year Ended 31 December 2022**

| | Page |
|---|-------------|
| Report of the Trustees | 1 to 6 |
| Independent Examiner's Report | 7 |
| Statement of Financial Activities | 8 |
| Balance Sheet | 9 |
| Notes to the Financial Statements | 10 to 19 |
| Detailed Statement of Financial Activities | 20 to 21 |

St Joseph's Family Centre

Report of the Trustees for the Year Ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of the Charity are:

For the public benefit to alleviate the distress caused by the break-up of families by such means as the trustees may from time to time determine including the provision of child contact services, family mediation, and family counselling to persons living or working in the area of benefit

For the public benefit to support adults and children experiencing, or at risk of experiencing emotional and psychological health problems in the area fo benefit by such means as the trustees from time to time determine including the provision of counselling, other psychotherapies and programmes for children suffering loss.

For the public benefit to relieve financial hardship experienced by deprived families and individuals living or working in the area of benefit by such means as the trustees from time to time determine including the provision of essential household equipment, furniture and emergency food parcels.

To strive to reflect, in carrying out its mission, the Christian social teaching that inspires its work.

Public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Volunteers

St Joseph's Family Centre has a long tradition of volunteer support and Trustees value and are grateful for the contribution they have made and continue to make. However, Trustees note that a priority for the coming years is to seek to enhance and develop the team of volunteers in line with the current activities and resources of the Centre.

St Joseph's Family Centre

Report of the Trustees for the Year Ended 31 December 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Trustees are pleased to report that the contracted services offered by the Family Centre with MerseyCare NHS Foundation Trust for children's counselling and Talking Matters Warrington (MHM) for adult counselling have performed well against the contract requirements. During the current contract year (2022/23) we expect over 1,300 Children's Counselling sessions to be attended. Targets for Adult Counselling will also be met but we are aware that waiting times are a continuing concern. Contracts are expected to be renewed for the 2023/24 contract year beginning 1 April.

Welfare services continued to provide support to families throughout the year with the main focus on the Christmas campaign which resulted in delivery of food hampers and £17,000 of supermarket vouchers to around 300 families with over 650 children.

Trustees are pleased to report that the Centre was successful in obtaining funding to introduce a new service - Systemic Family Practice delivered by an NHS funded trainee who was appointed and took up her role in January 2023. This will complement existing services for families.

Trustees are pleased to report a reduction in the deficit reported in these accounts and ongoing review of potential sources of income remains a priority. We are grateful for a significant level of donations and fund-raising events held during the year. Trustees also note that our cash position remains positive.

It is important to note that the considerable achievements of the Centre have been made possible by the quality of leadership within the Centre and the dedication of the Centre staff during a year which has been unusually demanding.

FINANCIAL REVIEW

Financial position

The Statement of Financial Activities for the year is set out on page 20 of the accounts. The board of Trustees report net expenditure of £36,784 (2021 - £50,897). Accumulated funds amount to £364,082 (2021 - £400,866)

Investment policy and objectives

Principles of investment policy

The Charity's funds are to be invested:

- a) In a sufficiently liquid form to allow the charity to carry out its purpose effectively and without interruption;
- b) In assets which give first priority to the security of the Charity's capital;
- c) Which maximise the level of return given a) and b);
- d) Where possible, in ethical or socially responsible funds;
- e) Which minimise counterparty risk.

Types of investment

Investments are to be made only in investment asset types which the Trustees have approved ("Approved Investment Assets").

Counterparties

Investments are to be made only with counterparties, using credit limits approved by the Trustees ("Approved Counterparties").

Reserves policy

Reserves are held to help the Charity operate effectively. The Trustees will keep their reserves policy and the level of reserves held under review. The trustees will also monitor the level of reserves held throughout the year. The Trustees have set a minimum level of reserves for effective medium-term operation at 25% of budgeted annual expenditure being £90,000 based on the 2023 budget.

The reserves target has been exceeded at the yearend as free reserves amount to £211,581 (2021 - £176,914).

St Joseph's Family Centre

Report of the Trustees for the Year Ended 31 December 2022

FINANCIAL REVIEW

Going concern

The Trustees are continually reviewing the operations of the charity and its ability to deliver its objectives. The Trustees have considered the needs of the charity for the next 12 months and the Trustees believe they have the structure and resources to ensure the Charity remains a going concern.

FUTURE PLANS

The Trustees plans are to continue responding to the needs of families, children and individuals in the area who require emotional and practical support.

To this end we provide, and are committed to, a Contact Centre so that children can spend time with the non-resident parent in a safe and non-institutional setting. However, Trustees note the increasing complexity surrounding the provision of this service and associated cost implications. Changes to the frequency of service provision made during the year will be reviewed further in 2023.

Our Counselling programs for both Children and Adults remain central to our activities and Trustees are pleased to report that, while waiting times for Counselling sessions are longer than we would like, our performance meets the Contract requirements in both areas of activity.

The Family Mediation Service was terminated during the year following a review of the current level of demand. However, the Charity remains open to future activity in this area should circumstances change.

We will continue to maintain stocks of food for distribution during the year and are grateful to those individuals and organisations which support us in this work.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charity constitution

St Joseph's Family Centre has been registered with the Charity Commission as a CIO since 2019, having previously operated under the same name since 1968 with the charity number 252126 which transferred its funds to the CIO in January 2021.

Recruitment and appointment of new trustees

Trustees are appointed by the members of the Charity at its Annual General Meeting (AGM). Vacancies occurring between such meetings may be filled by a resolution of the Board of Trustees. A person appointed in the way, who wishes to continue as a trustee, must offer him/herself for re-appointment at the next AGM.

The minimum number of trustees is 6.

All trustees are skilled to carry out their responsibility, however if further training is identified, it will be provided. The trustees have delegated the day to day running of the Centre to the centre manager.

Key management remuneration

The Centre Manager is the key member of staff at the Charity and his/her responsibilities include strategic planning, the management of business, service provision, staff and premises.

The current level of remuneration for this post is in the range of £35,000 -£40,000 per annum and is set by the Board of Trustees based on current market information.

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Board of Trustees have considered the major risks to which the Charity is exposed and have reviewed those risks and established systems and procedures to manage those risks. The Trustees continue to assess the major risks, the largest being the reduction in financial funding, to which the Charity may be exposed relative to strategic, operational, regularity and financial matters.

It is the responsibility of the Board of trustees, with assistance from the Centre Manager, to carry out risk management analysis of the organisation and to take appropriate measures.

It is the responsibility of the Centre Manager to ensure that:

- a) a Risk Management Officer for the organisation is nominated;
- b) effective risk management procedures are in place, applicable to all relevant areas;
- c) risk management procedures are reviewed regularly;
- d) recommendations arising out of the risk management process are evaluated and, if necessary, implemented;
- e) employees and volunteers are aware of all applicable risks and familiar with the organisation's risk management procedure.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1180172

Principal address

9 Museum Street
Warrington
Cheshire
WA1 1JA

Trustees

R A Broadbent
Dr E M Diakun
R W Hetherington
Ms L Hall
Ms A Cotter
Mrs K H Jackson
Dr J P McCarthy
W J Ravenscroft

Independent Examiner

Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

St Joseph's Family Centre

**Report of the Trustees
for the Year Ended 31 December 2022**

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers

The Co-operative Bank Plc
PO Box 101
1 Ballon Street
Manchester
M60 4EP

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Clydesdale Bank Plc
t/a Virgin Money
Jubilee House
Gosforth
Newcastle-upon-Tyne
NE3 4PL

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

St Joseph's Family Centre
Report of the Trustees
for the Year Ended 31 December 2022

Approved by order of the board of trustees on 2 May 2023 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'R A Broadbent', with a horizontal line underneath.

R A Broadbent - Trustee

**Independent Examiner's Report to the Trustees of
St Joseph's Family Centre**

Independent examiner's report to the trustees of St Joseph's Family Centre

I report to the charity trustees on my examination of the accounts of St Joseph's Family Centre (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Janine Boyo BFP ACA MAAT
The Institute of Chartered Accountants in England and Wales

Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

2 May 2023

St Joseph's Family Centre

**Statement of Financial Activities
for the Year Ended 31 December 2022**

| | | Unrestricted funds £ | Restricted fund £ | 31.12.22 Total funds £ | 31.12.21 Total funds £ |
|------------------------------------|----|----------------------------|-------------------------|---------------------------------|---------------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 56,700 | - | 56,700 | 57,431 |
| Charitable activities | 5 | | | | |
| Family Centre | | 217,447 | - | 217,447 | 192,337 |
| Other trading activities | 3 | 4,823 | - | 4,823 | 5,442 |
| Investment income | 4 | 1,057 | - | 1,057 | 165 |
| Total | | 280,027 | - | 280,027 | 255,375 |
| EXPENDITURE ON | | | | | |
| Charitable activities | 6 | | | | |
| Family Centre | | 312,068 | 692 | 312,760 | 287,129 |
| Other | | 4,051 | - | 4,051 | 19,143 |
| Total | | 316,119 | 692 | 316,811 | 306,272 |
| NET INCOME/(EXPENDITURE) | | (36,092) | (692) | (36,784) | (50,897) |
| Transfers between funds | 14 | 58,365 | (58,365) | - | - |
| Net movement in funds | | 22,273 | (59,057) | (36,784) | (50,897) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 341,809 | 59,057 | 400,866 | 451,763 |
| TOTAL FUNDS CARRIED FORWARD | | 364,082 | - | 364,082 | 400,866 |

The notes form part of these financial statements

St Joseph's Family Centre

Balance Sheet
31 December 2022

| | Notes | Unrestricted funds £ | Restricted fund £ | 31.12.22 Total funds £ | 31.12.21 Total funds £ |
|--|-------|-------------------------|----------------------|------------------------------|------------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 11 | 152,501 | - | 152,501 | 164,894 |
| CURRENT ASSETS | | | | | |
| Debtors | 12 | 30,580 | - | 30,580 | 1,823 |
| Cash at bank and in hand | | 188,892 | - | 188,892 | 237,690 |
| | | <u>219,472</u> | - | <u>219,472</u> | <u>239,513</u> |
| CREDITORS | | | | | |
| Amounts falling due within one year | 13 | (7,891) | - | (7,891) | (3,541) |
| NET CURRENT ASSETS | | <u>211,581</u> | - | <u>211,581</u> | <u>235,972</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>364,082</u> | - | <u>364,082</u> | <u>400,866</u> |
| NET ASSETS | | <u>364,082</u> | - | <u>364,082</u> | <u>400,866</u> |
| FUNDS | 14 | | | | |
| Unrestricted funds | | | | 364,082 | 341,809 |
| Restricted funds | | | | - | 59,057 |
| TOTAL FUNDS | | | | <u>364,082</u> | <u>400,866</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on 2 May 2023 and were signed on its behalf by:



Trustee

The notes form part of these financial statements

St Joseph's Family Centre

Notes to the Financial Statements for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the CIO.

Monetary amounts in these financial statements are rounded to the nearest £.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors considered to be relevant. Actual results may differ from those estimates.

The estimates and associated assumptions are reviewed on an on-going basis. Revisions of accounting estimates are recognised in the period in which the estimate is revised where the revision will affect only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

No critical accounting estimates and judgements have been made in preparing these financial statements.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government grants, whether capital or revenue grants, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Charity has been notified by the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition has not been met, then the legacy is disclosed as a contingent asset and disclosed in the notes to the financial statements if material.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

St Joseph's Family Centre

Notes to the Financial Statements - continued for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES - continued

Governance costs

Governance costs are related to the governance of the Charity, such as the production of the financial statements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | | |
|-----------------------|---|-----------------------------|
| Long leasehold | - | Straight line over 50 years |
| Fixtures and fittings | - | 33% on cost |

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of the valuation less any subsequent accumulated depreciation, and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's statement of financial position when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the net asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised costs using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Other financial assets

St Joseph's Family Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES - continued

Financial instruments

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in profit or loss, except that investments in equity instruments that are not publically traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets

Financial assets, other than those held at fair value through profit or loss, are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in profit or loss.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Employee benefits

The costs of the short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the costs of stock or fixed assets. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2. DONATIONS AND LEGACIES

| | 31.12.22 | 31.12.21 |
|-----------|---------------|---------------|
| | £ | £ |
| Donations | 52,281 | 53,835 |
| Gift aid | 4,419 | 3,596 |
| | <u>56,700</u> | <u>57,431</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

3. OTHER TRADING ACTIVITIES

| | 31.12.22 | 31.12.21 |
|--------------------|--------------|--------------|
| | £ | £ |
| Fundraising events | 3,033 | 845 |
| Family mediation | 1,070 | 2,729 |
| Sundry income | 720 | 1,868 |
| | <u>4,823</u> | <u>5,442</u> |

4. INVESTMENT INCOME

| | 31.12.22 | 31.12.21 |
|--------------------------|--------------|------------|
| | £ | £ |
| Deposit account interest | 1,057 | 165 |
| | <u>1,057</u> | <u>165</u> |

5. INCOME FROM CHARITABLE ACTIVITIES

| | | 31.12.22 | 31.12.21 |
|-------------------------|---------------|----------------|----------------|
| | Activity | £ | £ |
| Grants | Family Centre | 2,720 | 3,857 |
| Service level agreement | Family Centre | 214,727 | 188,480 |
| | | <u>217,447</u> | <u>192,337</u> |

Grants received, included in the above, are as follows:

| | 31.12.22 | 31.12.21 |
|-------------|--------------|--------------|
| | £ | £ |
| Covid JRS | - | 3,857 |
| NACCC | 1,875 | - |
| CFD Funding | 845 | - |
| | <u>2,720</u> | <u>3,857</u> |

6. CHARITABLE ACTIVITIES COSTS

| | Direct Costs £ | Support costs (see note 7) £ | Totals £ |
|---------------|----------------------|---------------------------------------|----------------|
| Family Centre | 299,499 | 13,261 | 312,760 |
| | <u>299,499</u> | <u>13,261</u> | <u>312,760</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

7. SUPPORT COSTS

| | Management | Finance | Other | Governance costs | Totals |
|--------------------------|--------------|------------|---------------|---------------------|---------------|
| | £ | £ | £ | £ | £ |
| Other resources expended | - | 377 | 134 | 3,540 | 4,051 |
| Family Centre | 1,039 | - | 12,259 | (37) | 13,261 |
| | <u>1,039</u> | <u>377</u> | <u>12,393</u> | <u>3,503</u> | <u>17,312</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

9. STAFF COSTS

| | 31.12.22 | 31.12.21 |
|-----------------------|----------------|----------------|
| | £ | £ |
| Wages and salaries | 220,045 | 188,462 |
| Social security costs | 9,171 | 12,390 |
| Other pension costs | 4,213 | 3,291 |
| | <u>233,429</u> | <u>204,143</u> |

The average monthly number of employees during the year was as follows:

| | 31.12.22 | 31.12.21 |
|--------------|-----------|-----------|
| Management | 1 | 1 |
| Centre staff | 6 | 5 |
| Counsellors | 6 | 7 |
| | <u>13</u> | <u>13</u> |

No employees received emoluments in excess of £60,000.

Key management personnel received remuneration totalling £45,645 (2021 - £43,702)

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

10. INDEPENDENT EXAMINER'S FEES

During the year, Independent Examiners' fee was £1,488 (2021 - £2,039) and accountancy services provided were £1,980 (2021 - £1500).

11. TANGIBLE FIXED ASSETS

| | Long leasehold £ | Fixtures and fittings £ | Totals £ |
|------------------------|------------------------|----------------------------------|-------------|
| COST | | | |
| At 1 January 2022 | 165,000 | 50,824 | 215,824 |
| Disposals | - | (15,247) | (15,247) |
| | 165,000 | 35,577 | 200,577 |
| At 31 December 2022 | 165,000 | 35,577 | 200,577 |
| DEPRECIATION | | | |
| At 1 January 2022 | 14,300 | 36,630 | 50,930 |
| Charge for year | 3,300 | 8,959 | 12,259 |
| Eliminated on disposal | - | (15,113) | (15,113) |
| | 17,600 | 30,476 | 48,076 |
| At 31 December 2022 | 17,600 | 30,476 | 48,076 |
| NET BOOK VALUE | | | |
| At 31 December 2022 | 147,400 | 5,101 | 152,501 |
| At 31 December 2021 | 150,700 | 14,194 | 164,894 |

Land and buildings with a carrying value of £147,400 were revalued at 31 August 2017 by Morgan Williams Chartered Surveyors, on an existing use open-market value basis. Morgan Williams Chartered Surveyors are not connected to the charity. The valuation was based on recent market transactions on an arm's length basis for similar properties. In the Trustees' opinion, there has been no material movement in the value since the valuation date. The historical cost of the property is £67,259 (2021 £67,259)

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | | |
|--------------------------------|----------|----------|
| | 31.12.22 | 31.12.21 |
| | £ | £ |
| Other debtors | 3,408 | - |
| Prepayments and accrued income | 27,172 | 1,823 |
| | 30,580 | 1,823 |
| | 30,580 | 1,823 |

St Joseph's Family Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.12.22 | 31.12.21 |
|-----------------|----------|----------|
| | £ | £ |
| Other creditors | 7,891 | 3,541 |

14. MOVEMENT IN FUNDS

| | At 1.1.22 | Net movement in funds | Transfers between funds | At 31.12.22 |
|------------------------------|----------------|-----------------------|-------------------------|----------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General fund | 194,785 | (34,137) | 5,000 | 165,648 |
| Contingency reserve | 35,554 | - | - | 35,554 |
| Revaluation reserve | 111,470 | (1,955) | - | 109,515 |
| Designated development fund | - | - | 53,365 | 53,365 |
| | 341,809 | (36,092) | 58,365 | 364,082 |
| Restricted funds | | | | |
| Progressive development fund | 59,057 | (692) | (58,365) | - |
| TOTAL FUNDS | 400,866 | (36,784) | - | 364,082 |

Net movement in funds, included in the above are as follows:

| | Incoming resources | Resources expended | Movement in funds |
|------------------------------|--------------------|--------------------|-------------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 263,152 | (297,289) | (34,137) |
| Revaluation reserve | - | (1,955) | (1,955) |
| Designated development fund | 16,875 | (16,875) | - |
| | 280,027 | (316,119) | (36,092) |
| Restricted funds | | | |
| Progressive development fund | - | (692) | (692) |
| TOTAL FUNDS | 280,027 | (316,811) | (36,784) |

St Joseph's Family Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1.1.21 £ | Net movement in funds £ | Transfers between funds £ | At 31.12.21 £ |
|------------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 238,954 | (43,976) | (193) | 194,785 |
| Contingency reserve | 35,554 | - | - | 35,554 |
| Revaluation reserve | 111,470 | - | - | 111,470 |
| | <u>385,978</u> | <u>(43,976)</u> | <u>(193)</u> | <u>341,809</u> |
| Restricted funds | | | | |
| Progressive development fund | 65,785 | (6,921) | 193 | 59,057 |
| | <u>451,763</u> | <u>(50,897)</u> | <u>-</u> | <u>400,866</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 240,946 | (284,922) | (43,976) |
| Restricted funds | | | |
| Progressive development fund | 14,429 | (21,350) | (6,921) |
| | <u>255,375</u> | <u>(306,272)</u> | <u>(50,897)</u> |

St Joseph's Family Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.1.21 £ | Net movement in funds £ | Transfers between funds £ | At 31.12.22 £ |
|------------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 238,954 | (78,113) | 4,807 | 165,648 |
| Contingency reserve | 35,554 | - | - | 35,554 |
| Revaluation reserve | 111,470 | (1,955) | - | 109,515 |
| Designated development fund | - | - | 53,365 | 53,365 |
| | <u>385,978</u> | <u>(80,068)</u> | <u>58,172</u> | <u>364,082</u> |
| Restricted funds | | | | |
| Progressive development fund | 65,785 | (7,613) | (58,172) | - |
| | <u>451,763</u> | <u>(87,681)</u> | <u>-</u> | <u>364,082</u> |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 504,098 | (582,211) | (78,113) |
| Revaluation reserve | - | (1,955) | (1,955) |
| Designated development fund | 16,875 | (16,875) | - |
| | <u>520,973</u> | <u>(601,041)</u> | <u>(80,068)</u> |
| Restricted funds | | | |
| Progressive development fund | 14,429 | (22,042) | (7,613) |
| | <u>535,402</u> | <u>(623,083)</u> | <u>(87,681)</u> |

St Joseph's Family Centre

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

16. FUNDS

Contingency Reserve

The reserve has been previously calculated by the trustees as the amount set aside to meet the costs of the charity ceasing to operate as a Family Centre. The level is reviewed annually and for the end of 2022, the trustees believe that the present figure is sufficient for that purpose.

Revaluation Reserve

This fund reflects the valuations made on the property over a number of years with depreciation being deducted from it annually.

Designated Development Reserve

The reserve is held to support services provided by the charity which are not supported by NHS funding. See note below.

Restricted -Progressive development fund

The restrictions in place for this fund were reviewed at the year-end. This review resulted in the legacy received in 2017 of £53,365 being transferred to a designated fund as there was no restriction attached to the legacy and the legacy was in fact ring-fenced by the board to support services not supported by NHS funding.

A grant of £5,000 was received 2018 and the related costs were included in general fund costs in previous years. The balance on this grant funding is nil.

The remaining balance brought forward relates to part of a grant was from Steve Morgan Foundation received in 2020 for £6,686 for the purchase of laptops to allow home-working during Covid-19 pandemic. The laptops are now fully depreciated and the balance held at the end of the year is nil.

17. PENSION SCHEME

The charity operates a defined contribution scheme. The assets of the scheme are held separately from the assets of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £4,213 (2021 £3,291).

St Joseph's Family Centre

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

| | 31.12.22 £ | 31.12.21 £ |
|---------------------------------|---------------|---------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations | 52,281 | 53,835 |
| Gift aid | 4,419 | 3,596 |
| | <hr/> | <hr/> |
| | 56,700 | 57,431 |
| Other trading activities | | |
| Fundraising events | 3,033 | 845 |
| Family mediation | 1,070 | 2,729 |
| Sundry income | 720 | 1,868 |
| | <hr/> | <hr/> |
| | 4,823 | 5,442 |
| Investment income | | |
| Deposit account interest | 1,057 | 165 |
| Charitable activities | | |
| Grants | 2,720 | 3,857 |
| Service level agreement | 214,727 | 188,480 |
| | <hr/> | <hr/> |
| | 217,447 | 192,337 |
| Total incoming resources | <hr/> | <hr/> |
| | 280,027 | 255,375 |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages | 220,045 | 188,462 |
| Social security | 9,171 | 12,390 |
| Pensions | 4,213 | 3,291 |
| Rates and water | 456 | 475 |
| Insurance | 5,455 | 4,889 |
| Light and heat | 3,144 | 3,730 |
| Telephone | 5,351 | 4,993 |
| Postage and stationery | 2,950 | 2,557 |
| Repairs and renewals | 15,365 | 11,953 |
| Parking spaces | 2,745 | 2,076 |
| Pastoral & welfare | 20,308 | 20,656 |
| Professional services | 3,257 | 18,010 |
| Training | 974 | 2,001 |
| Family mediation | 854 | 4,957 |
| IT Costs | 5,211 | 5,647 |
| | <hr/> | <hr/> |
| | 299,499 | 286,087 |

This page does not form part of the statutory financial statements

St Joseph's Family Centre

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2022**

| | 31.12.22 | 31.12.21 |
|---------------------------------------|----------|----------|
| | £ | £ |
| Support costs | | |
| Management | | |
| Sundries | 1,039 | 1,042 |
| Finance | | |
| Bank charges | 377 | 118 |
| Other | | |
| Long leasehold | 3,300 | 3,300 |
| Fixtures and fittings | 8,959 | 10,206 |
| Loss on sale of tangible fixed assets | 134 | - |
| | 12,393 | 13,506 |
| | | |
| Governance costs | | |
| Legal & professional fees | 35 | 1,980 |
| Independent examiner's fee | 1,488 | 2,039 |
| Accountancy | 1,980 | 1,500 |
| | 3,503 | 5,519 |
| | | |
| Total resources expended | 316,811 | 306,272 |
| | | |
| Net expenditure | (36,784) | (50,897) |

This page does not form part of the statutory financial statements

ST JOSEPH'S FAMILY CENTRE

England & Wales - Charity number 1180172

Accounts

Charity Number: 1180172 (England and Wales)

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021
ST JOSEPH'S FAMILY CENTRE**

ST JOSEPH'S FAMILY CENTRE

**INDEX TO FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

| | Page |
|--|-------------|
| Board Members and Administrative Information | 1 - 2 |
| Report of the Board of Trustees | 3 - 7 |
| Independent Examiner's Report | 8 |
| Statement of Financial Activities | 9 |
| Balance Sheet | 10 |
| Notes to the Financial Statements | 11 - 20 |

ST JOSEPH'S FAMILY CENTRE

YEAR ENDED 31 DECEMBER 2021

BOARD MEMBERS AND ADMINISTRATIVE INFORMATION

Chairperson Mr S W Clarke (Resigned 22 September 2021)
Mr R A Broadbent (Appointed 22 September 2021)

Secretary Mr W Ravenscroft

Treasurer Mr W Hetherington

Centre Manager Ms R Kyme-Wright

PRINCIPAL OFFICE 9 Museum Street
Warrington
WA1 1JA

REGISTERED CHARITY NUMBER 1180172

ACCOUNTANTS RSM UK Tax and Accounting Limited
One City Place
Queens Road
Chester
Cheshire
CH1 3BQ

BANKERS The Co-Operative Bank Plc
P O Box 101
1 Balloon Street
Manchester
M60 4EP

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

ST JOSEPH'S FAMILY CENTRE

YEAR ENDED 31 DECEMBER 2021

BOARD MEMBERS AND ADMINISTRATIVE INFORMATION (continued)

BANKERS (continued)

Clydesdale Bank PLC
t/a Virgin Money
Jubilee House
Gosforth
Newcastle-Upon-Tyne
NE3 4PL

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021

The Board of Trustees submit their annual report together with the financial statements of the charity for the year ended 31 December 2021.

STRUCTURE, GOVERNANCE AND MANAGEMENT

From 1 January 2019, the Charity has operated as a Charitable Incorporated Organisation, with registration number 1180172.

Management of the Charity is vested in the Board of Trustees. New trustees are appointed by this Board.

The board members, who are all Trustees of the Charity who served during the year, were as follows:

Mr R A Broadbent (Appointed chair of trustees on 22 September 2021)
Sister M Whelan (Resigned 22 September 2021)
Mr W Ravenscroft
Mr S Clarke (Resigned 22 September 2021)
Mr W Hetherington
Dr J McCarthy
Mr R W Hetherington (Appointed 28 July 2021)
Mrs K Jackson
Ms A Cotter
Ms L Hall (Appointed 28 July 2021)
Dr E M Diakun (Appointed 20 October 2021)

No board member was interested, during or at the end of the year, in any contract which was significant in relation to the Charity's activities.

Recruitment and Appointment

Trustees are appointed by the members of the Charity at its Annual General Meeting. Vacancies occurring between such meetings may be filled by a resolution of the Board of Trustees. A person appointed in this way, who wishes to continue as a trustee, must offer him/herself for re-appointment at the next Annual General Meeting. The minimum number of trustees is 6. All trustees are skilled to carry out their responsibilities however if any further training is identified it will be provided. The trustees have delegated the day to day running of the CIO to the centre manager.

OBJECTIVES AND ACTIVITIES

The principal objectives of the Charity are:

1. For the public benefit to alleviate the distress caused by the break-up of families by such means as the trustees may from time to time determine including the provision of child contact services, family mediation and family counselling to persons living or working in the area of benefit.
2. For the public benefit to support adults and children experiencing, or at risk of experiencing, emotional and psychological health problems in the area of benefit by such means as the trustees may from time to time determine including the provision of counselling, other psychotherapies and programmes for children suffering loss.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021 (cont.)

3. For the public benefit to relieve the financial hardship experienced by deprived families and individuals living or working in the area of benefit by such means as the trustees may from time to time determine including the provision of essential household equipment, furniture and emergency food parcels.
4. To strive to reflect, in carrying out its mission, the Christian social teaching that inspire its work.

ACHIEVEMENTS AND PERFORMANCE

The continuing impact of Covid related restrictions have necessitated on-going measures developed at the onset of the impact of the virus on the effective operation and delivery of services at St. Joseph's. I am pleased to report that the exceptional response of staff and counsellors has enabled the charity to maintain a high level of service delivery in line with the standards desired by the charity and required by our clients. We have continued to receive invaluable ICT support from Mango13.com Ltd that has allowed us to maintain our service delivery.

During the year the Board of Trustees has been fortunate in recruiting several very able and experienced Trustees to fill the vacancies due to retirement. In addition, Trustees commissioned an external Organisational Review which will receive detailed examination by Trustees during 2022.

Contracts with Mental Health Matters (adult counselling) and Mersey Care NHS Trust (children's counselling) have continued through 2021 and Trustees look forward with confidence to the renewal of these contracts as they fall due for renewal. The provision of welfare services has continued, and Trustees express their gratitude to Staff, volunteers and supporters who have enabled the long tradition of welfare support to be delivered during these difficult times. Once again St. Joseph's launched a Christmas Appeal to provide supermarket vouchers for poor families and once more this exceeded expectations. In addition, we were able to resume distribution of Christmas Food Hampers.

The annual accounts show a positive cash position. However, the significant 2021 operating deficit is noted by Trustees. Our Charity therefore commissioned an organisational review by an NCVO consultant to support strategic planning. The report was presented to trustees in October 2021 and trustees began workshop meetings in January 2022 to implement the recommendations in the report. Trustees note with gratitude a very generous legacy from the estate of Mrs Veronica Williamson, a long-term supporter of St. Josephs. This income can be seen in legacies in note 2 of the financial statements in the prior year.

PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year.

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021 (cont.)

FINANCIAL REVIEW

The Statement of Financial Activities for the year is set out on page 9 of the report of the accounts. The Board of Trustees report a net expenditure of £50,898 (2020: net income of £126,202). Accumulated funds amount to £400,865 (2020: £451,763). The financial position of the charity is set out in the balance sheet on page 10.

The Centre has moved into a net expenditure position partly due to our adherence to the Government's IR35 legislation which meant employing our counsellors from April 2021 with the concomitant significant increase in National Insurance and Pension contributions. There has also been significant increase in our Centre maintenance due to repairs to fixtures and fittings, and any capital items have been shown as fixed asset additions. As a result of this increased expenditure, our accumulated funds have reduced in tandem with the deficit but are still well above the target level for reserves.

The Board of Trustees consider that the current policy of retaining reserves is essential if St. Joseph's Family Centre is to continue to operate the Charity in the medium term. The reserves policy is detailed on page 6. The investment policy is as follows:

1. *Principles of Investment Policy*

The Charity's funds are to be invested:

- a) In a sufficiently liquid form to allow the charity to carry out its purpose effectively and without interruption;
- b) In assets which give first priority to the security of the Centre's capital;
- c) Which maximise the level of return given a) and b);
- d) Where possible, in ethical or socially responsible funds;
- e) Which minimise counterparty risk.

2. *Types of investment*

Investments are to be made only in investment asset types which the Trustees have approved ("Approved Investment Assets").

3. *Counterparties*

Investments are to be made only with counterparties, using credit limits approved by the trustees ("Approved counterparties").

Risk Management

The Board of Trustees have considered the major risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage those risks. The Trustees continue to assess the major risks, the largest being a reduction in financial funding, to which the charity may be exposed relative to strategic, operational, regularity and financial matters.

It is the responsibility of the Board of Trustees, with the assistance of the Centre Manager, to carry out risk management analyses of the organisation and to take appropriate measures.

It is the responsibility of the Centre Manager to ensure that:

- a Risk Management Officer for the organisation is nominated;
- effective risk management procedures are in place, applicable to all relevant areas;
- risk management procedures are reviewed regularly;
- recommendations arising out of the risk management process are evaluated and, if necessary, implemented; and

REPORT OF THE BOARD OF TRUSTEES

YEAR ENDED 31 DECEMBER 2021 (cont.)

Risk Management (continued)

- employees and volunteers are aware of all applicable risks and familiar with the organisation's risk management procedures.

Reserves Policy

Reserves are held to help the charity operate effectively. The Trustees will keep their reserves policy and the level of reserves held under review. The Trustees will also monitor the level of reserves held throughout the year. The Trustees have set a minimum level of reserves for effective medium-term operation at 25% of budgeted annual expenditure being £77,000 going forward, but have a target of 50% of budgeted annual expenditure being £154,000, excluding costs covered by contracts, over the next three years

The reserves target has been exceeded at the year ended 31 December 2021 as free reserves amount to £237,615 (2020: £223,285) due to the legacy received by the charity in the 2020 accounts.

Plans for the future

The Trustees plans are to continue responding to the needs of families, children and individuals traumatised as a result of relationship breakdowns, domestic violence, addiction problems, mental health problems, bereavement or poverty.

St. Joseph's Family Centre will put these plans into effect by providing:

- A Contact Centre so that children can spend time with their non-resident parent in a safe and non-institutional setting
- Specialist counselling or group programmes for children to enable them to deal with the trauma they have experienced, to recover confidence, self-belief and self-esteem, to learn to be happy again and to enjoy being a child
- Individual counselling for adults who have experienced emotional, social or economic difficulties due to relationship breakdowns, child access issues, domestic violence, addiction problems, mental health problems, bullying or bereavement – and, often, a combination of two or more of these problems – to enable them to cope more effectively with any continuing difficulties and to recover confidence and self esteem
- Practical material support to families and individuals in the form of essential furniture, other essential household items and food parcels at times of crisis
- A Family Mediation service to help families reach agreement following separation.

Key management personnel and remuneration

The Centre Manager is the key member of staff at St. Joseph's Family Centre and his/her responsibilities include strategic planning, the management of business, service provision, staff and premises.

The current level of remuneration for this post is in the range £35,000-£40,000 per annum and is set by the Trustees based on current market information.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021 (cont.)

Trustees' responsibilities

Our organisation is governed by a Board of Trustees that sets the Centre's strategic direction, monitors our financial position and overviews the services we provide. Our trustees meet every two months and more frequently if required. At each meeting they receive a report from the Centre Manager on current activities, a financial report, a fund-raising report and consider other matters of immediate concern.

The Centre Manager is responsible for the day-to-day management of the services we provide and relationships with funders and partner organisations. He/she reports directly to the Board of Trustees and has regular contact between meetings with the Chair of Trustees, the Treasurer Trustee and other trustees as required.

Conversion of the charity to a Charitable Incorporated Organisation

St Joseph's Family Centre has been registered with the Charity Commission as a CIO with new charity number 1180172, and operations under this charity took effect from 1 January 2019.

Trustees' Responsibilities in relation to the financial statements

The charity trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board



Mr R A Broadbent

Date: 16/03/22

INDEPENDENT EXAMINER'S REPORT TO BOARD OF TRUSTEES OF ST JOSEPH'S FAMILY CENTRE

I report to the trustees on my examination of the accounts of St Joseph's Family Centre ('the charity') for the year ended 31 December 2021, which are set out on pages 9 to 20.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the accounts present a 'true and fair view' and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Name: **John Guest**

Name of applicable listed body: **The Institute of Chartered Accountants in England and Wales**

Relevant professional qualification or membership of professional body: **Chartered Accountant**

On behalf of RSM UK Tax and Accounting Limited

Chartered Accountants

One City Place

Queens Road

Chester

CH1 3BQ

Date: **18/03/22**

ST JOSEPH'S FAMILY CENTRE

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR YEAR ENDED 31 DECEMBER 2021**

| | Notes | Unrestricted Funds 2021 £ | Restricted Funds 2021 £ | Total 2021 £ | Total 2020 £ |
|---|-------|------------------------------------|----------------------------------|--------------------|--------------------|
| INCOME | | | | | |
| Income from donations and legacies | 2 | 43,002 | 14,429 | 57,431 | 229,311 |
| Income from charitable activities | 3 | 188,480 | - | 188,480 | 165,817 |
| Income from other trading activities | 4 | 5,442 | - | 5,442 | 4,428 |
| Investment income | | 165 | - | 165 | 426 |
| Other income | | 3,857 | - | 3,857 | 6,817 |
| Total income | | <u>240,946</u> | <u>14,429</u> | <u>255,375</u> | <u>406,799</u> |
| EXPENDITURE | | | | | |
| Expenditure on charitable activities | 5 | 284,923 | 21,350 | 306,273 | 280,597 |
| Total expenditure | | <u>284,923</u> | <u>21,350</u> | <u>306,273</u> | <u>280,597</u> |
| NET (EXPENDITURE) /INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR | | | | | |
| | | (43,977) | (6,921) | (50,898) | 126,202 |
| Transfer between funds | 12 | (193) | 193 | - | - |
| Other gains | | | | | |
| Gain on revaluation of fixed assets For the charity's own use | 12 | - | - | - | - |
| NET MOVEMENT IN FUNDS | | <u>(44,170)</u> | <u>(6,728)</u> | <u>(50,898)</u> | <u>126,202</u> |
| TOTAL FUNDS BROUGHT FORWARD | | <u>385,978</u> | <u>65,785</u> | <u>451,763</u> | <u>325,561</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u>341,808</u> | <u>59,057</u> | <u>400,865</u> | <u>451,763</u> |

The notes on pages 11 to 20 form part of these accounts

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

**BALANCE SHEET
AT 31 DECEMBER 2021**

| | Notes | 2021 | | 2020 | |
|---|-------|----------------|----------------|----------------|----------------|
| | | £ | £ | £ | £ |
| Fixed Assets | | | | | |
| Tangible Assets | 9 | | 164,894 | | 162,693 |
| Current Assets | | | | | |
| Debtors | 10 | 1,823 | | 113,037 | |
| Cash at bank and in hand | | 237,689 | | 178,974 | |
| | | <u>239,512</u> | | <u>292,011</u> | |
| Creditors: amounts falling due within one year | 11 | (3,541) | | (2,941) | |
| Net Current Assets | | | <u>235,971</u> | | <u>289,070</u> |
| Net Assets | | | <u>400,865</u> | | <u>451,763</u> |
| Funds | | | | | |
| Unrestricted funds | | | | | |
| General funds | 12 | 194,784 | | 236,999 | |
| Contingency reserve | 12 | 35,554 | | 35,554 | |
| Revaluation reserve | 12 | 111,470 | | 113,425 | |
| | | <u>341,808</u> | | <u>385,978</u> | |
| Restricted funds | 13 | | 59,057 | | 65,785 |
| | | | <u>400,865</u> | | <u>451,763</u> |

Approved and authorised for issue by the Board of Trustees on 16/3/22 and signed on its behalf by



Mr R A Broadbent
Chairperson

The notes on pages 11 to 20 form part of these accounts

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

a) **Basis of preparation**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

St Joseph's Family Centre meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost except for certain properties held at valuation, as stated in the relevant accounting policy note. The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below. The Charity has taken advantage of the provisions in the SORP for Charities applying FRS102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'.

b) **Going Concern**

The charity is confident that it will continue to receive funding of £95,058 per year from our contract with Mersey Care NHS Trust for children's counselling. In addition, we are confident that we will continue to receive funding of £97,365 per year from our contract with Mental Health Matters for adult counselling. The charity also receives at least £29,000 per year in donations and £5,000 in contact fees in donations to support our child contact and welfare services.

The charity received a legacy donation of £100,000 in April 2021 from the Executors of the Estate of Veronica Williamson deceased, this amount was accrued into the financial statements for the year ended 31 December 2020. The charity was advised in December 2020 that we are entitled to a further 12% share in the residual estate. We have not yet been advised of the value of this part of the legacy nor have we been advised about the date we might receive this, refer to note 12 for further details.

All this funding, together with our cash reserves and investments, provide sufficient resources for the Trustees to consider it is appropriate to prepare the financial statements on a going concern basis.

c) **Tangible Fixed Assets**

Tangible fixed assets, other than Freehold Property, are held at cost. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | | |
|---------------------|---|-----------------------|
| Fixtures & Fittings | - | 3 years straight line |
| Land & Buildings | - | 2% straight line |

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (continued)

d) Revaluation of Properties

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Other income includes furlough grant income received as a result of the Covid-19 pandemic.

f) Legacies

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material (see note 12).

g) Expenditure

Resources expended are included in the statement of financial activities on an accruals basis, inclusive of VAT.

Governance costs are related to the governance of the charity, such as the production of the financial statements.

Support costs include general office functions such as governance costs, bank charges and depreciation.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (continued)

h) Fund accounting

Funds held by the charity are either:-

- Unrestricted funds which can be used in accordance with the charitable objectives at the discretion of the trustee;
- Restricted funds which can only be used for a particular restricted purpose within the charitable objective.

i) Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102, in full, to all of its financial instruments.

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument, and are offset only when the Charity currently has a legally enforceable right to set off the recognised amounts and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

j) Financial assets

Trade and other debtors (including accrued income) which are receivable within one year and which do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled and any impairment losses.

k) Financial liabilities

Financial instruments are classified as liabilities according to the substance of the contractual arrangements entered into.

Trade and other creditors (including accruals) payable within one year that do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (continued)

l) Pension contributions

Employees of the charity are entitled to join a defined contribution pension scheme. The charity contribution is restricted to the contributions disclosed in note 8. There were no outstanding contributions at the year end. The costs of the defined contribution scheme are included within support costs and charged to the unrestricted funds of the charity.

m) Government grants

Income from government grants is presented within other income. Other income received in the year represents the charity's furlough grant claim due to the Covid-19 pandemic and amounts to £3,857 (2020: £6,674).

n) Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

No critical accounting estimates and judgments have been made in preparing these financial statements.

| | Unrestricted Funds 2021 £ | Restricted Funds 2021 £ | Total Funds 2021 £ | Total Funds 2020 £ |
|---------------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| 2. Donations and legacies | | | | |
| Donations | 43,002 | 14,429 | 57,431 | 70,526 |
| Grant income | - | - | - | 58,785 |
| Legacies | - | - | - | 100,000 |
| | <u>43,002</u> | <u>14,429</u> | <u>57,431</u> | <u>229,311</u> |

Of the total donations income in 2020 of £229,311, £201,001 was unrestricted and £28,310 was restricted.

ST JOSEPH'S FAMILY CENTRE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

3. Income from charitable activities

| | Unrestricted Funds 2021 £ | Restricted Funds 2021 £ | Total Funds 2021 £ | Total Funds 2020 £ |
|-------------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Service level agreement | 188,480 | - | 188,480 | 165,817 |
| | <u>188,480</u> | <u>-</u> | <u>188,480</u> | <u>165,817</u> |

Total income from charitable activities in 2020 of £165,817 was all attributed to unrestricted funds.

4. Income from other trading activities

| | Unrestricted Funds 2021 £ | Restricted Funds 2021 £ | Total Funds 2021 £ | Total Funds 2020 £ |
|------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Family mediation | 2,729 | - | 2,729 | 2,830 |
| Fund raising | 845 | - | 845 | 1,016 |
| Sundry income | 1,868 | - | 1,868 | 582 |
| | <u>5,442</u> | <u>-</u> | <u>5,442</u> | <u>4,428</u> |

Total income from other trading activities in 2020 of £4,428 was all attributed to unrestricted funds.

5. Analysis of expenditure on charitable activities

| | Activities Undertaken Directly | | | Total Funds 2021 £ | Total Funds 2020 £ |
|----------------------------|------------------------------------|----------------------------------|-------------------------------|-----------------------------|-----------------------------|
| | Unrestricted Funds 2021 £ | Restricted Funds 2021 £ | Support Costs 2021 £ | | |
| Provision of family centre | 266,473 | 20,656 | 15,603 | 302,732 | 277,477 |
| Governance costs | - | - | 3,540 | 3,540 | 3,120 |
| | <u>266,473</u> | <u>20,656</u> | <u>19,143</u> | <u>306,272</u> | <u>280,597</u> |

Of the £280,597 expensed in 2020, £25,632 was restricted and £254,965 was unrestricted.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

6. Analysis of governance and support costs

| | Total 2021 £ | Total 2020 £ |
|-----------------------------|--------------------|--------------------|
| Governance costs | | |
| - Independent examiners fee | 2,039 | 1,660 |
| - Accountancy | 1,500 | 1,460 |
| - Legal and professional | 1,980 | - |
| Depreciation | 13,506 | 12,644 |
| Bank charges | 118 | 120 |
| | <u>19,143</u> | <u>15,884</u> |

Of the £13,506 (2020: £12,644) depreciation costs, £693 (2020: £4,360) was restricted and £12,813 (2020: £8,284) was unrestricted.

7. Net expenditure for the year stated after charging

| | 2021 £ | 2020 £ |
|------------------------------------|-----------|-----------|
| Depreciation | 13,506 | 12,644 |
| Accounting and advisory fees: | | |
| - Independent examination | 2,039 | 1,660 |
| - Accountancy services | 1,500 | 1,460 |
| Profit on disposal of fixed assets | - | (143) |

8. Staff costs and Trustees remuneration

| | 2021 £ | 2020 £ |
|----------------------------------|----------------|----------------|
| Staff costs: | | |
| Wages and salaries | 181,549 | 142,496 |
| Pension contributions | 3,291 | 2,154 |
| National insurance contributions | 12,390 | 9,182 |
| | <u>197,230</u> | <u>153,832</u> |

No trustees received remuneration or expenses during the year.

The average number of employees during the year was 13 (2020: 10). No member of staff received remuneration in excess of £60,000 during the year (2020: Nil). Key management personnel received remuneration totalling £43,702 (2020: £41,103) during the year.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

9. Fixed Assets

| | Freehold Land & Buildings £ | Fixtures & Fittings £ | Total £ |
|---------------------------|-----------------------------------|-----------------------------|----------------|
| Cost or valuations | | | |
| At 1 January 2021 | 165,000 | 35,117 | 200,117 |
| Additions | - | 15,707 | 15,707 |
| At 31 December 2021 | <u>165,000</u> | <u>50,824</u> | <u>215,824</u> |
| Depreciation | | | |
| At 1 January 2021 | 11,000 | 26,424 | 37,424 |
| Charge for the year | 3,300 | 10,206 | 13,506 |
| At 31 December 2021 | <u>14,300</u> | <u>36,630</u> | <u>50,930</u> |
| Net Book Value | | | |
| At 31 December 2021 | <u>150,700</u> | <u>14,194</u> | <u>164,894</u> |
| At 31 December 2020 | <u>154,000</u> | <u>8,693</u> | <u>162,693</u> |

Land and buildings with a carrying amount of £150,700 were revalued at 31 August 2017 by Morgan Williams Chartered Surveyors, on an existing use open market value basis. Morgan Williams Chartered Surveyors are not connected with the charity. The valuation was based on recent market transactions on an arm's length basis for similar properties. The historical cost of the land and buildings is £67,259 (2020: £67,259). In the Trustees opinion there has been no material movement in value from the valuation date.

ST JOSEPH'S FAMILY CENTRE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

| | | |
|--------------------|---------------------|-----------------------|
| 10. Debtors | | |
| | 2021 | 2020 |
| | £ | £ |
| Tax recoverable | - | 13,037 |
| Accrued income | 1,823 | 100,000 |
| | <u>1,823</u> | <u>113,037</u> |
| | <u><u>1,823</u></u> | <u><u>113,037</u></u> |

| | | |
|---|---------------------|---------------------|
| 11. Creditors: Amounts falling due within one year | | |
| | 2021 | 2020 |
| | £ | £ |
| Accruals | 3,540 | 2,941 |
| | <u>3,540</u> | <u>2,941</u> |
| | <u><u>3,540</u></u> | <u><u>2,941</u></u> |

12. Contingent assets – legacy income

As at 31 December 2020 the charity had been notified of one residuary legacy the value of which is uncertain as the executor is awaiting confirmation of other claims on the estate. As at 9 March 2022 no further information had been received and so this legacy has not been accrued.

13. Unrestricted Funds

| | Brought forward £ | Incoming resources £ | Resources expended £ | Transfer £ | Carried forward £ |
|---------------------|-------------------------|----------------------------|----------------------------|---------------------|-------------------------|
| General funds | 236,999 | 240,946 | (284,923) | 1,762 | 194,784 |
| Contingency reserve | 35,554 | - | - | - | 35,554 |
| Revaluation reserve | 113,425 | - | - | (1,955) | 111,470 |
| | <u>385,978</u> | <u>240,946</u> | <u>(284,923)</u> | <u>(193)</u> | <u>341,808</u> |
| | <u><u>385,978</u></u> | <u><u>240,946</u></u> | <u><u>(284,923)</u></u> | <u><u>(193)</u></u> | <u><u>341,808</u></u> |

The contingency reserve has been previously calculated by the trustees as the amount to be set aside to meet the costs of the charity ceasing to operate as a Family Centre. The level is reviewed annually and for the end of 2021, the Trustees believe that the present figure is sufficient for that purpose.

The transfer between funds is made up of £1,955 for the element of depreciation on the revaluation of the land and buildings (2020: £1,955) and £193 for overspends on restricted funds (2020: £Nil).

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

14. Restricted Funds

| | 2021 Total £ | 2020 Total £ |
|----------------------------------|--------------------|--------------------|
| Income | | |
| Donations | 14,429 | 21,624 |
| Grant income | - | 6,686 |
| Total income | <u>14,429</u> | <u>28,310</u> |
| Expenditure | | |
| Provision of family centre | (20,656) | (21,272) |
| Depreciation | (694) | (4,360) |
| | <u>(21,350)</u> | <u>(25,632)</u> |
| Net (expenditure) / income | <u>(6,921)</u> | <u>2,678</u> |
| Transfer between funds | 193 | - |
| Restricted Funds brought forward | 65,785 | 63,107 |
| Restricted Funds carried forward | <u>59,057</u> | <u>65,785</u> |

The Trustees have designated the legacy amount to progressive development of the Centre's contact work, welfare work and the family mediation initiative.

The transfer between funds of £193 is in relation to for overspends on restricted funds (2020: £nil).

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

15. Analysis of net assets between funds

| | Tangible Fixed Assets £ | Current Assets £ | Liabilities £ | 2021 Total £ |
|--------------|----------------------------------|------------------------|------------------|--------------------|
| Restricted | 693 | 58,364 | - | 59,057 |
| Unrestricted | 164,201 | 181,148 | (3,541) | 341,808 |
| | <u>164,894</u> | <u>239,512</u> | <u>(3,541)</u> | <u>400,865</u> |

| | Tangible Fixed Assets £ | Current Assets £ | Liabilities £ | 2020 Total £ |
|--------------|----------------------------------|------------------------|------------------|--------------------|
| Restricted | 1,387 | 64,398 | - | 65,785 |
| Unrestricted | 161,306 | 227,613 | (2,941) | 385,978 |
| | <u>162,693</u> | <u>292,011</u> | <u>(2,941)</u> | <u>451,763</u> |

16. Taxation

The charity is exempt from tax on income and gains falling within part II of the Corporation Taxes Act 2010 or section 256 of the Taxation of Charitable Gains Act 1992 to the extent that these are applied to its charitable objectives.

17. Related Party

There are deemed to be no related parties of the entity which require reporting during the year.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

England & Wales - Charity number 1180172

Accounts

Charity Number: 1180172 (England and Wales)

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020
FOR ST JOSEPH'S FAMILY CENTRE**

ST JOSEPH'S FAMILY CENTRE

**INDEX TO FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020**

| | Page |
|---|-------------|
| Management Committee Members and Administrative Information | 1-2 |
| Report of the Trustees' Management Committee | 3-7 |
| Independent Examiner's Report | 8 |
| Statement of Financial Activities | 9 |
| Balance Sheet | 10 |
| Notes to the Financial Statements | 11 - 20 |

ST JOSEPH'S FAMILY CENTRE

YEAR ENDED 31 DECEMBER 2020

MANAGEMENT COMMITTEE MEMBERS AND ADMINISTRATIVE INFORMATION

| | |
|----------------------------------|---|
| Chairperson | Mr S W Clarke |
| Secretary | Mr W Ravenscroft |
| Treasurer | Mr W Hetherington |
| Centre Manager | Ms R Kyme-Wright |
| PRINCIPAL OFFICE | 9 Museum Street Warrington WA1 1JA |
| REGISTERED CHARITY NUMBER | 1180172 |
| ACCOUNTANTS | RSM UK Tax and Accounting Limited One City Place Queens Road Chester Cheshire CH1 3BQ |
| BANKERS | The Co-Operative Bank Plc P O Box 101 1 Balloon Street Manchester M60 4EP CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ |

ST JOSEPH'S FAMILY CENTRE

YEAR ENDED 31 DECEMBER 2020

**MANAGEMENT COMMITTEE MEMBERS AND ADMINISTRATIVE INFORMATION
(continued)**

BANKERS (continued)

Clydesdale Bank PLC
t/a Virgin Money
Jubilee House
Gosforth
Newcastle-Upon-Tyne
NE3 4PL

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE TRUSTEES' MANAGEMENT COMMITTEE YEAR ENDED 31 DECEMBER 2020

The Management Committee submit their annual report together with the financial statements of the charity for the year ended 31 December 2020.

STRUCTURE, GOVERNANCE AND MANAGEMENT

From 1 January 2019, the Charity has operated as a Charitable Incorporated Organisation, with registration number 1180172.

Management of the Charity is vested in the Management Committee of Trustees. New trustees are appointed by this Committee.

The committee members, who are all Trustees of the Charity who served during the year, were as follows:

Sister M Whelan
Mr W Ravenscroft
Mr S Clarke
Mr W Hetherington
Dr J McCarthy
Ms C Parry (Resigned 10 June 2020)
Mrs K Jackson
Ms A Cotter (Appointed 11 March 2020)

No committee member was interested, during or at the end of the year, in any contract which was significant in relation to the Charity's activities.

Recruitment and Appointment

Trustees are appointed by a resolution of the trustees passed at the Management Committee of Trustee meeting and subject to formal election at the next AGM by the members of the charity. The minimum number of trustees is 6. All trustees are skilled to carry out their responsibilities however if any further training is identified it will be provided. The trustees have delegated the day to day running of the CIO to the centre manager.

OBJECTIVES AND ACTIVITIES

The principal objectives of the Charity are:

1. For the public benefit to alleviate the distress caused by the break-up of families by such means as the trustees may from time to time determine including the provision of child contact services, family mediation and family counselling to persons living or working in the area of benefit.
2. For the public benefit to support adults and children experiencing, or at risk of experiencing, emotional and psychological health problems in the area of benefit by such means as the trustees may from time to time determine including the provision of counselling, other psychotherapies and programmes for children suffering loss.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE TRUSTEES' MANAGEMENT COMMITTEE YEAR ENDED 31 DECEMBER 2020 (cont.)

3. For the public benefit to relieve the financial hardship experienced by deprived families and individuals living or working in the area of benefit by such means as the trustees may from time to time determine including the provision of essential household equipment, furniture and emergency food parcels.
4. To strive to reflect, in carrying out its mission, the Christian social teaching that inspire its work.

ACHIEVEMENTS AND PERFORMANCE

This year has given the charity major and unprecedented challenges, as has been the case for many businesses and charities. However, St. Joseph's has risen to the challenge and has continued to provide a significant proportion of its high-quality services despite the pressures. This has been possible due to the skill and dedication of our dedicated staff, very ably led by our centre manager. We have also been fortunate in having the support of much needed grants from the Steven Morgan Foundation and the National Lottery, together with the invaluable ICT support from Mango, our ICT consultants. This support has enabled us to stay financially viable and to move our services online, where possible, to continue to support our clients at a time of real pressure.

We have contracts with Mental Health Matters to adult counselling and North West Boroughs NHS trust for children's counselling. These contracts have continued by moving to online delivery, where appropriate.

During the periods of lockdown, our child contact services have been temporarily suspended but have continued in a Covid secure environment during other periods. At all times, the services have been risk assessed and relevant authorities consulted, and advice taken.

It is also important that the trustees acknowledge and thank our management and staff for their commitment, but never more so than in this year of huge challenge. Our continued ability to deliver our services is completely down to their hard work and willingness to adapt their working practises to our new unfamiliar approaches.

A key element of St. Joseph's Family Centre's work is its welfare support for families at time of need. Our Christmas appeal for food and toys has always been an important feature of this provision. This year this approach was not viable, and we sought financial support from the community to provide supermarket vouchers instead. Thanks to our supporters we were pleased that they rose to the challenge and the level of donations surpassed our optimistic expectations.

PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE TRUSTEES' MANAGEMENT COMMITTEE YEAR ENDED 31 DECEMBER 2020 (cont.)

FINANCIAL REVIEW

The Statement of Financial Activities for the year is set out on page 9 of the report of the accounts. The Management Committee report a net income of £126,202 (2019: net expenditure of £24,226). The majority of the net income is as a result of a legacy notified at the year end and received post year end of £100,000. The remaining net income is as a result of the Management Committee reducing costs where possible as a result of the Covid pandemic. Accumulated funds amount to £451,763 (2019: £325,561). The financial position of the charity is set out in the balance sheet on page 10.

The Management Committee consider that the current policy of retaining reserves is essential if St. Joseph's Family Centre is to continue to operate the Charity in the medium term. The reserves policy is detailed on page 6. The investment policy is as follows:

1. ***Principles of Investment Policy***

The Charity's funds are to be invested:

- a) In a sufficiently liquid form to allow the charity to carry out its purpose effectively and without interruption;
- b) In assets which give first priority to the security of the Centre's capital;
- c) Which maximise the level of return given a) and b);
- d) Where possible, in ethical or socially responsible funds;
- e) Which minimise counterparty risk.

2. ***Types of investment***

Investments are to be made only in investment asset types which the Trustees have approved ("Approved Investment Assets").

3. ***Counterparties***

Investments are to be made only with counterparties, using credit limits approved by the trustees ("Approved counterparties").

Risk Management

The Board of Trustees have considered the major risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage those risks. The Trustees continue to assess the major risks, the largest being a reduction in financial funding, to which the charity may be exposed relative to strategic, operational, regularity and financial matters.

It is the responsibility of the Board of Trustees, with the assistance of the Centre Manager, to carry out risk management analyses of the organisation and to take appropriate measures.

It is the responsibility of the Centre Manager to ensure that:

- a Risk Management Officer for the organisation is nominated;
- effective risk management procedures are in place, applicable to all relevant areas;
- risk management procedures are reviewed regularly;
- recommendations arising out of the risk management process are evaluated and, if necessary, implemented; and
- employees and volunteers are aware of all applicable risks and familiar with the organisation's risk management procedures.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE TRUSTEES' MANAGEMENT COMMITTEE YEAR ENDED 31 DECEMBER 2020 (cont.)

Reserves Policy

Reserves are held to help the charity operate effectively. The Trustees will keep their reserves policy and the level of reserves held under review. The Trustees will also monitor the level of reserves held throughout the year. The Trustees have set a minimum level of reserves for effective medium-term operation at 25% of budgeted annual expenditure going forward, but have a target of 50% of budgeted annual expenditure, excluding costs covered by contracts, over the next three years

The reserves target has been met at the year ended 31 December 2020 as free reserves amount to £223,285 (2019: £97,832) due to the legacy received by the charity in the period.

Plans for the future

The Trustees plans are to continue responding to the needs of families, children and individuals traumatised as a result of relationship breakdowns, domestic violence, addiction problems, mental health problems, bereavement or poverty.

St. Joseph's Family Centre will put these plans into effect by providing:

- A Contact Centre so that children can spend time with their non-resident parent in a safe and non-institutional setting
- Specialist counselling or group programmes for children to enable them to deal with the trauma they have experienced, to recover confidence, self-belief and self-esteem, to learn to be happy again and to enjoy being a child
- Individual counselling for adults who have experienced emotional, social or economic difficulties due to relationship breakdowns, child access issues, domestic violence, addiction problems, mental health problems, bullying or bereavement – and, often, a combination of two or more of these problems – to enable them to cope more effectively with any continuing difficulties and to recover confidence and self esteem
- Practical material support to families and individuals in the form of essential furniture, other essential household items and food parcels at times of crisis
- A Family Mediation service to help families reach agreement following separation.

Key management personnel and remuneration

The Centre Manager is the key member of staff at St. Joseph's Family Centre and his/her responsibilities include strategic planning, the management of business, service provision, staff and premises.

The current level of remuneration for this post is in the range £35,000-£40,000 per annum and is set by the Trustees based on current market information.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE TRUSTEES' MANAGEMENT COMMITTEE YEAR ENDED 31 DECEMBER 2020 (cont.)

Trustees' responsibilities

Our organisation is governed by a Board of Trustees that sets the Centre's strategic direction, monitors our financial position and overviews the services we provide. Our trustees meet every two months and more frequently if required. At each meeting they receive a report from the Centre Manager on current activities, a financial report, a fund-raising report and consider other matters of immediate concern.

The Centre Manager is responsible for the day-to-day management of the services we provide and relationships with funders and partner organisations. He/she reports directly to the Board of Trustees and has regular contact between meetings with the Chair of Trustees, the Treasurer Trustee and other trustees as required.

Conversion of the charity to a Charitable Incorporated Organisation

St Joseph's Family Centre has been registered with the Charity Commission as a CIO with new charity number 1180172, and operations under this charity took effect from 1 January 2019.

Trustees' Responsibilities in relation to the financial statements

The charity trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Committee



Mr S W Clarke

Date

24/5/21

INDEPENDENT EXAMINER'S REPORT TO THE MANAGEMENT COMMITTEE OF ST JOSEPH'S FAMILY CENTRE

I report to the trustees on my examination of the accounts of St Joseph's Family Centre ('the charity') for the year ended 31 December 2020, which are set out on pages 9 to 20.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the accounts present a 'true and fair view' and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

RSM UK Tax and Accounting Limited

Name: **John Guest**

Name of applicable listed body: **The Institute of Chartered Accountants in England and Wales**

Relevant professional qualification or membership of professional body: **Chartered Accountant**

On behalf of RSM UK Tax and Accounting Limited

Chartered Accountants

One City Place

Queens Road

Chester

CH1 3BQ

Date: 27 May 2021

ST JOSEPH'S FAMILY CENTRE

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR YEAR ENDED 31 DECEMBER 2020**

| | Notes | Unrestricted Funds 2020 £ | Restricted Funds 2020 £ | Total 2020 £ | Total 2019 £ |
|---|-------|------------------------------------|----------------------------------|--------------------|--------------------|
| INCOME | | | | | |
| Income from donations and legacies | 2 | 201,001 | 28,310 | 229,311 | 107,601 |
| Income from charitable activities | 3 | 165,817 | - | 165,817 | 165,806 |
| Income from other trading activities | 4 | 4,428 | - | 4,428 | 11,479 |
| Investment income | | 426 | - | 426 | 817 |
| Other income | | 6,817 | - | 6,817 | - |
| Total income | | <u>378,489</u> | <u>28,310</u> | <u>406,799</u> | <u>285,703</u> |
| EXPENDITURE | | | | | |
| Expenditure on charitable activities | 5 | 254,965 | 25,632 | 280,597 | 309,929 |
| Total expenditure | | <u>254,965</u> | <u>25,632</u> | <u>280,597</u> | <u>309,929</u> |
| NET INCOME /EXPENDITURE AND NET MOVEMENT IN FUNDS FOR THE YEAR | | | | | |
| | | 123,524 | 2,678 | 126,202 | (24,226) |
| Transfer between funds | 12 | - | - | - | - |
| Other gains | | | | | |
| Gain on revaluation of fixed assets For the charity's own use | 12 | - | - | - | - |
| NET MOVEMENT IN FUNDS | | <u>123,524</u> | <u>2,678</u> | <u>126,202</u> | <u>(24,226)</u> |
| TOTAL FUNDS BROUGHT FORWARD | | <u>262,454</u> | <u>63,107</u> | <u>325,561</u> | <u>349,787</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u>385,978</u> | <u>65,785</u> | <u>451,763</u> | <u>325,561</u> |

The notes on pages 11 to 20 form part of these accounts

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

**BALANCE SHEET
AT 31 DECEMBER 2020**

| | Notes | 2020 | | 2019 | |
|---|-------|----------------|----------------|----------------|----------------|
| | | £ | £ | £ | £ |
| Fixed Assets | | | | | |
| Tangible Assets | 9 | | 162,693 | | 164,622 |
| Current Assets | | | | | |
| Debtors | 10 | 113,037 | | 5,211 | |
| Cash at bank and in hand | | 178,974 | | 158,248 | |
| | | <u>292,011</u> | | <u>163,459</u> | |
| Creditors: amounts falling due within one year | 11 | (2,941) | | (2,520) | |
| Net Current Assets | | | 289,070 | | 160,939 |
| Net Assets | | | <u>451,763</u> | | <u>325,561</u> |
| Funds | | | | | |
| Unrestricted funds | | | | | |
| General funds | 12 | 236,999 | | 111,520 | |
| Contingency reserve | 12 | 35,554 | | 35,554 | |
| Revaluation reserve | 12 | 113,425 | | 115,380 | |
| | | <u>385,978</u> | | <u>262,454</u> | |
| Restricted funds | 13 | | 65,785 | | 63,107 |
| | | | <u>451,763</u> | | <u>325,561</u> |

Approved and authorised for issue by the Management Committee of Trustees on 14/5/21 and signed on its behalf by



Mr S W Clarke
Chairperson

24 May 2021

The notes on pages 11 to 20 form part of these accounts

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

a) **Basis of preparation**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

St Joseph's Family Centre meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost except for certain properties held at valuation, as stated in the relevant accounting policy note. The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below. The Charity has taken advantage of the provisions in the SORP for Charities applying FRS102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

b) **Merger Accounting**

On 3rd October 2018 the organisation was registered as a Charitable Incorporated Organisation (registered no.1180172). The previously unincorporated charity (registered no.252126) transferred all funds to the new CIO on 1 January 2019, and the former Charity was formally dissolved at the AGM on 28 September 2020.

Although the charity has changed its legal form, the purposes and beneficiaries remain unchanged. For this reason, and in accordance with the provisions of the Charities SORP (FRS102) the financial statements for the year ended 31 December 2019 and subsequent financial periods have been prepared in accordance with the merger method of accounting and these financial statements show the whole results, assets, liabilities and funds of the merged charities, regardless of the actual merger date. No additional disclosure of the pre and post-merger components of the Statement of Financial Activities has been made in these financial statements, given that nothing has fundamentally changed as a result of the merger, the only change being the legal form of the charity.

c) **Going Concern**

The charity is confident that it will continue to receive funding of £73,592 per year from our contract with North West Boroughs NHS Trust for children's counselling. We are in negotiation with Mental Health Matters for our April 2021-March 2022 contract for adult counselling for £92,225 per year and we expect to reach agreement at this value. In addition, the charity receives at least £30,000 per year in donations to support our child contact and welfare services.

The charity has been advised on 18th December 2020 by the Executors of the Estate of Veronica Williamson deceased that, subject to probate, St. Joseph's Family Centre are entitled to a legacy of 100,000.00 plus a 12% share in the residual estate. The initial £100,000 legacy has been received post year end, however the 12% share of the residual estate has yet to be granted.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES (continued)

c) Going Concern (continued)

All this funding, together with our cash reserves and investments, provide sufficient resources for the Trustees to consider it is appropriate to prepare the financial statements on a going concern basis.

d) Tangible Fixed Assets

Tangible fixed assets, other than Freehold Property, are held at cost. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | | |
|---------------------|---|-----------------------|
| Fixtures & Fittings | - | 3 years straight line |
| Land & Buildings | - | 2% straight line |
| Motor Vehicles | - | 25% reducing balance |

e) Revaluation of Properties

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

f) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Other income includes furlough grant income received as a result of the Covid-19 pandemic.

g) Legacies

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material (see note 10).

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES (continued)

h) Expenditure

Resources expended are included in the statement of financial activities on an accruals basis, inclusive of VAT.

Governance costs are related to the governance of the charity, such as the production of the financial statements.

Support costs include general office functions such as governance costs, bank charges and depreciation.

i) Fund accounting

Funds held by the charity are either:-

- Unrestricted funds which can be used in accordance with the charitable objectives at the discretion of the trustee;
- Restricted funds which can only be used for a particular restricted purpose within the charitable objective.

j) Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102, in full, to all of its financial instruments.

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument, and are offset only when the Charity currently has a legally enforceable right to set off the recognised amounts and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

k) Financial assets

Trade and other debtors (including accrued income) which are receivable within one year and which do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled and any impairment losses.

l) Financial liabilities

Financial instruments are classified as liabilities according to the substance of the contractual arrangements entered into.

Trade and other creditors (including accruals) payable within one year that do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES (continued)

m) Pension contributions

Employees of the charity are entitled to join a defined contribution pension scheme. The charity contribution is restricted to the contributions disclosed in note 8. There were no outstanding contributions at the year end. The costs of the defined contribution scheme are included within support costs and charged to the unrestricted funds of the charity.

n) Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

No critical accounting estimates and judgments have been made in preparing these financial statements.

| | Unrestricted Funds 2020 £ | Restricted Funds 2020 £ | Total Funds 2020 £ | Total Funds 2019 £ |
|----------------------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| 2. Donations and legacies | | | | |
| Donations | 48,902 | 21,624 | 70,526 | 72,208 |
| Grant income | 52,099 | 6,686 | 58,785 | 35,393 |
| Legacies | 100,000 | - | 100,000 | - |
| | <u>201,001</u> | <u>28,310</u> | <u>229,311</u> | <u>107,601</u> |

Total donations income in 2019 of £107,601 was all attributed to unrestricted funds.

ST JOSEPH'S FAMILY CENTRE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

3. Income from charitable activities

| | Unrestricted Funds 2020 £ | Restricted Funds 2020 £ | Total Funds 2020 £ | Total Funds 2019 £ |
|-------------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Service level agreement | 165,817 | - | 165,817 | 165,806 |
| | <u>165,817</u> | <u>-</u> | <u>165,817</u> | <u>165,806</u> |

Total income from charitable activities in 2019 of £165,806 was all attributed to unrestricted funds.

4. Income from other trading activities

| | Unrestricted Funds 2020 £ | Restricted Funds 2020 £ | Total Funds 2020 £ | Total Funds 2019 £ |
|------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Family mediation | 2,830 | - | 2,830 | 2,905 |
| Fund raising | 1,016 | - | 1,016 | 199 |
| Sundry income | 582 | - | 582 | 8,375 |
| | <u>4,428</u> | <u>-</u> | <u>4,428</u> | <u>11,479</u> |

Total income from other trading activities in 2019 of £11,479 was all attributed to unrestricted funds.

5. Analysis of expenditure on charitable activities

| | Activities Undertaken Directly | | | | |
|----------------------------|-----------------------------------|----------------------------------|-------------------------------|-----------------------------|----------------|
| | Unrestricted Funds 2020 | Restricted Funds 2020 £ | Support Costs 2020 £ | Total Funds 2020 £ | 2019 £ |
| Provision of family centre | 243,441 | 21,272 | 12,764 | 277,477 | 307,107 |
| Governance costs | - | - | 3,120 | 3,120 | 2,822 |
| | <u>243,441</u> | <u>21,272</u> | <u>15,884</u> | <u>280,597</u> | <u>309,929</u> |

Of the £309,929 expensed in 2019, £904 was restricted and £286,738 was unrestricted.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

6. Analysis of governance and support costs

| | Total 2020 £ | Total 2019 £ |
|-----------------------------|--------------------|--------------------|
| Governance costs | | |
| - Independent examiners fee | 1,660 | 750 |
| - Accountancy | 1,460 | 1,666 |
| - Legal and professional | - | 9,760 |
| Depreciation | 12,644 | 9,620 |
| Bank charges | 120 | 85 |
| | <hr/> 15,884 <hr/> | <hr/> 21,881 <hr/> |

Of the £12,644 (2019: £9,620) depreciation costs, £4,360 (2019: £3,667) was restricted and £8,284 (2019: £5,953) was unrestricted.

7. Net expenditure for the year stated after charging

| | 2020 £ | 2019 £ |
|------------------------------------|-----------|-----------|
| Depreciation | 12,644 | 9,620 |
| Accounting and advisory fees: | | |
| - Independent examination | 1,660 | 1,250 |
| - Accountancy services | 1,460 | 850 |
| Profit on disposal of fixed assets | (143) | - |

8. Staff costs and Trustees remuneration

| | 2020 £ | 2019 £ |
|----------------------------------|---------------------|---------------------|
| Staff costs: | | |
| Wages and salaries | 142,496 | 151,275 |
| Pension contributions | 2,154 | 2,042 |
| National insurance contributions | 9,182 | 10,514 |
| | <hr/> 153,832 <hr/> | <hr/> 163,831 <hr/> |

No trustees received remuneration or expenses during the year.

The average number of employees during the year was 10 (2019: 9). No member of staff received remuneration in excess of £60,000 during the year (2019: Nil). Key management personnel received remuneration totalling £41,103 (2019: £46,639) during the year.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. Fixed Assets

| | Freehold Land & Buildings £ | Fixtures & Fittings £ | Motor Vehicles £ | Total £ |
|---------------------------|-----------------------------------|-----------------------------|------------------------|----------------|
| Cost or valuations | | | | |
| At 1 January 2020 | 165,000 | 23,945 | 8,116 | 197,061 |
| Additions | - | 11,172 | - | 11,172 |
| Disposals | - | - | (8,116) | (8,116) |
| At 31 December 2020 | <u>165,000</u> | <u>35,117</u> | <u>-</u> | <u>200,117</u> |
| Depreciation | | | | |
| At 1 January 2020 | 7,700 | 17,080 | 7,659 | 32,439 |
| Charge for the year | 3,300 | 9,344 | - | 12,644 |
| Eliminated on disposal | - | - | (7,659) | (7,659) |
| At 31 December 2020 | <u>11,000</u> | <u>26,424</u> | <u>-</u> | <u>37,424</u> |
| Net Book Value | | | | |
| At 31 December 2020 | <u>154,000</u> | <u>8,693</u> | <u>-</u> | <u>162,693</u> |
| At 31 December 2019 | <u>157,300</u> | <u>6,865</u> | <u>457</u> | <u>164,622</u> |

Land and buildings with a carrying amount of £157,300 were revalued at 31 August 2017 by Morgan Williams Chartered Surveyors, on an existing use open market value basis. Morgan Williams Chartered Surveyors are not connected with the charity. The valuation was based on recent market transactions on an arm's length basis for similar properties. The historical cost of the land and buildings is £67,259 (2019: £67,259). In the Trustees opinion there has been no material movement in value from the valuation date.

ST JOSEPH'S FAMILY CENTRE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

10. Debtors

| | 2020 £ | 2019 £ |
|-----------------|----------------|--------------|
| Tax recoverable | 13,037 | 5,211 |
| Accrued income | 100,000 | - |
| | <u>113,037</u> | <u>5,211</u> |

As at 31 December the charity had been notified of one residuary legacy the value of which is uncertain as the executor is awaiting confirmation of other claims on the estate. As at 11 May 2021 no further information had been received and so this legacy has not been accrued.

11. Creditors: Amounts falling due within one year

| | 2020 £ | 2019 £ |
|----------|--------------|--------------|
| Accruals | 2,941 | 2,520 |
| | <u>2,941</u> | <u>2,520</u> |

12. Unrestricted Funds

| | Brought forward £ | Incoming resources £ | Resources expended £ | Transfer £ | Carried forward £ |
|---------------------|-------------------------|----------------------------|----------------------------|---------------|-------------------------|
| General funds | 111,520 | 378,489 | (254,965) | 1,955 | 236,999 |
| Contingency reserve | 35,554 | - | - | - | 35,554 |
| Revaluation reserve | 115,380 | - | - | (1,955) | 113,425 |
| | <u>262,454</u> | <u>378,489</u> | <u>(254,965)</u> | <u>-</u> | <u>385,978</u> |

The contingency reserve has been previously calculated by the trustees as the amount to be set aside to meet the costs of the charity ceasing to operate as a Family Centre. The level is reviewed annually and for the end of 2020, the Trustees believe that the present figure is sufficient for that purpose.

The transfer between funds represents the element of depreciation on the revaluation of the land and buildings.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

13. Restricted Funds

| | 2020 Total £ | 2019 Total £ |
|----------------------------------|--------------------|--------------------|
| Income | | |
| Donations | 21,624 | - |
| Grant income | 6,686 | - |
| Total income | <u>28,310</u> | <u>-</u> |
| Expenditure | | |
| Provision of family centre | (21,272) | (904) |
| Depreciation | (4,360) | (3,667) |
| | <u>(25,632)</u> | <u>(4,571)</u> |
| Net income / (expenditure) | 2,678 | (4,571) |
| Restricted Funds brought forward | 63,107 | 67,678 |
| Restricted Funds carried forward | <u>65,785</u> | <u>63,107</u> |

The Trustees have designated the legacy amount to progressive development of the Centre's contact work, welfare work and the family mediation initiative.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

14. Analysis of net assets between funds

| | Tangible Fixed Assets £ | Current Assets £ | Liabilities £ | 2020 Total £ |
|--------------|----------------------------------|------------------------|------------------|--------------------|
| Restricted | 1,387 | 64,398 | - | 65,785 |
| Unrestricted | 161,306 | 227,613 | (2,941) | 385,978 |
| | <u>162,693</u> | <u>292,011</u> | <u>(2,941)</u> | <u>451,763</u> |
| | | | | |
| | Tangible Fixed Assets £ | Current Assets £ | Liabilities £ | 2019 Total £ |
| Restricted | 3,667 | 59,440 | - | 63,107 |
| Unrestricted | 160,955 | 104,019 | (2,520) | 262,454 |
| | <u>166,622</u> | <u>163,459</u> | <u>(2,520)</u> | <u>325,561</u> |

15. Taxation

The charity is exempt from tax on income and gains falling within part II of the Corporation Taxes Act 2010 or section 256 of the Taxation of Charitable Gains Act 1992 to the extent that these are applied to its charitable objectives.

16. Related Party

There are deemed to be no related parties of the entity which require reporting during the year.

These unaudited financial statements have been subjected to independent examination. See report on page 8.